

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Filing at a Glance

Company: CANAL INSURANCE COMPANY
 Product Name: CA 2019 Rate Review
 State: California
 TOI: 20.0 Commercial Auto
 Sub-TOI: 20.0000 Commercial Auto Combinations
 Filing Type: Form/Rate/Rule
 Date Submitted: 01/11/2019
 SERFF Tr Num: CNLC-131780217
 SERFF Status: Closed-Approved
 State Tr Num: 19-333
 State Status: Approved
 Co Tr Num: CNLC-131780217

 Effective Date: 05/01/2019
 Requested (New):
 Effective Date: 07/01/2019
 Requested (Renewal):
 Author(s): Michelle Rockafellow, Christin Waring, Daniel McFadden, Elyse Orr, Brandon Arquette, Christa Bohn, Lizzie Kolkowski, Brittany Brown, Samantha Hill, Jack Weng, Tom Weir, Jordan Dinos, Sarah Beacham, Elizabeth Peak, Dan Madsen, Michelle Madurski
 Reviewer(s): Leo Tam (primary), Neruka Okpara
 Disposition Date: 09/27/2019
 Disposition Status: Approved
 Effective Date (New):
 Effective Date (Renewal):

This filing was provided as part of
The California Insurance ADVISOR
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State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Not Filed
 Project Number: Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 09/27/2019
 State Status Changed: 09/27/2019 Deemer Date: 03/26/2019
 Created By: Daniel McFadden Submitted By: Brittany Brown
 Corresponding Filing Tracking Number:

Filing Description:

Please see attached explanatory memo on the Supporting Documentation tab.

Company and Contact

Filing Contact Information

Jordan Dinos, jordan.dinos@canal-ins.com
 400 East Stone Ave 864-250-9295 [Phone]
 Greenville, SC 29601

Filing Company Information

| | | |
|-----------------------------|-------------------------|--------------------------|
| CANAL INSURANCE COMPANY | CoCode: 10464 | State of Domicile: South |
| 400 EAST STONE AVENUE | Group Code: 262 | Carolina |
| GREENVILLE, SC 29601 | Group Name: CANAL GROUP | Company Type: PROPERTY |
| (864) 250-9424 ext. [Phone] | FEIN Number: 57-0133332 | & CASUALTY |
| | | State ID Number: |

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

Variance Requested? (Yes/No): No

State: California
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Filing Company: CANAL INSURANCE COMPANY

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|---------------|------------|----------------|
| Approved | Jim Nicholson | 09/27/2019 | 09/27/2019 |

Objection Letters and Response Letters

Objection Letters

| Status | Created By | Created On | Date Submitted |
|---------------------|------------|------------|----------------|
| Respond immediately | Leo Tam | 06/25/2019 | 06/25/2019 |
| Respond immediately | Leo Tam | 03/05/2019 | 03/05/2019 |
| Respond immediately | Leo Tam | 02/06/2019 | 02/06/2019 |
| Respond immediately | Leo Tam | 02/06/2019 | 02/06/2019 |
| Respond immediately | Leo Tam | 02/06/2019 | 02/06/2019 |

Response Letters

| Responded By | Created On | Date Submitted |
|-----------------|------------|----------------|
| Daniel McFadden | 06/28/2019 | 07/01/2019 |
| Elizabeth Peak | 03/05/2019 | 03/05/2019 |
| Daniel McFadden | 02/15/2019 | 02/15/2019 |
| Daniel McFadden | 02/15/2019 | 02/15/2019 |
| Daniel McFadden | 02/15/2019 | 02/15/2019 |

Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|---------------------|--|-----------------|------------|----------------|
| Rate | CA Commercial Auto Manual | Daniel McFadden | 09/13/2019 | 09/16/2019 |
| Supporting Document | New Prior Approval Rate Application | Daniel McFadden | 09/13/2019 | 09/16/2019 |
| Supporting Document | Explanatory Memo | Daniel McFadden | 09/13/2019 | 09/16/2019 |
| Rate | CA Commercial Auto Manual | Daniel McFadden | 07/24/2019 | 07/24/2019 |
| Supporting Document | Explanatory Memo | Daniel McFadden | 07/16/2019 | 07/24/2019 |
| Form | Additional Insured Endorsement | Daniel McFadden | 07/16/2019 | 07/17/2019 |
| Form | Lessor - Additional Insured and Loss Payee | Daniel McFadden | 07/16/2019 | 07/17/2019 |
| Rate | CA Commercial Auto Manual | Daniel McFadden | 07/16/2019 | 07/17/2019 |
| Supporting Document | Revised - Rate Application | Daniel McFadden | 07/16/2019 | 07/17/2019 |
| Form | Additional Insured Endorsement | Elizabeth Peak | 05/08/2019 | 05/16/2019 |

SERFF Tracking #:

CNLC-131780217

State Tracking #:

19-333

Company Tracking #:

CNLC-131780217

State: California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|---------------------|--|----------------|------------|----------------|
| Form | Lessor - Additional Insured and Loss Payee | Elizabeth Peak | 05/08/2019 | 05/16/2019 |
| Rate | CA Commercial Auto Manual | Elizabeth Peak | 05/08/2019 | 05/16/2019 |
| Supporting Document | Explanatory Memo | Elizabeth Peak | 05/08/2019 | 05/16/2019 |

Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|----------------------------------|------------------|----------------|------------|----------------|
| re: Request for Workbook | Note To Filer | Leo Tam | 08/20/2019 | 08/20/2019 |
| Conference Call | Note To Filer | Neruka Okpara | 08/20/2019 | 08/20/2019 |
| Request for Workbook | Note To Reviewer | Elizabeth Peak | 08/13/2019 | 08/13/2019 |
| Request for Phone Call | Note To Reviewer | Elizabeth Peak | 08/06/2019 | 08/06/2019 |
| Status | Note To Filer | Leo Tam | 06/25/2019 | 06/25/2019 |
| Filing Status Update | Note To Reviewer | Elizabeth Peak | 06/12/2019 | 06/12/2019 |
| Updated Filing | Note To Reviewer | Elizabeth Peak | 05/16/2019 | 05/16/2019 |
| Conference Call | Note To Filer | Leo Tam | 05/14/2019 | 05/14/2019 |
| Request for Filing Status Update | Note To Reviewer | Elizabeth Peak | 04/09/2019 | 04/09/2019 |
| Waiver of Deemer | Note To Reviewer | Elizabeth Peak | 03/05/2019 | 03/05/2019 |

State: California
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
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Filing Company: CANAL INSURANCE COMPANY

Disposition

Disposition Date: 09/27/2019

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Only the changes specifically indicated in the application set forth above, as it may have been amended, are approved. Nothing in this letter shall constitute approval of any other application, whether incorporated by reference, or filed prior or subsequent to the application set forth above. The insurer shall begin issuing policies pursuant to this approval within 90 days of the date of this approval, provided that the insurer is licensed in California to transact the line of insurance for which the approval is given. The insurer may implement this approval earlier if it is able to do so. Regardless of the implementation date, the insurer shall implement this approval with the same effective date for both new and renewal business and shall offer this product to all eligible applicants as of the implementation date. This approval shall continue to have full force and effect until such time as a subsequent change for the referenced lines or programs may be approved or ordered by the Insurance Commissioner.

If the approved rate change is different than originally submitted, please be reminded that you must submit copies of rate pages at the approved level within 30 days.

If any portion of the application or related documentation conflicts with California law, that portion is specifically not approved. Policy forms and underwriting guidelines included in this filing were reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance. This approval does not constitute an approval of underwriting guidelines nor the specific language, coverages, terms, covenants and conditions contained in any forms, or the forms themselves. The Commissioner may at any time take any action allowed by law if he determines that any underwriting guidelines, forms or procedures for application of rates, or any other portions of the application conflict with any applicable laws or regulations.

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|-------------------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| CANAL INSURANCE COMPANY | 21.900% | 7.200% | | 155 | \$20,508,565 | 9.300% | -22.600% |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|-------------------------------|-------------------------------------|----------------------|---------------|
| Supporting Document (revised) | New Prior Approval Rate Application | | Yes |
| Supporting Document | New Prior Approval Rate Application | | Yes |
| Supporting Document | New Prior Approval Rate Application | | Yes |

State: California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|-------------------------------|--|----------------------|---------------|
| Supporting Document (revised) | Explanatory Memo | | Yes |
| Supporting Document | Explanatory Memo | | Yes |
| Supporting Document | Explanatory Memo | | Yes |
| Supporting Document | Explanatory Memo | | Yes |
| Supporting Document | Underwriting Guidelines | | Yes |
| Supporting Document | Objection Response Part 1 | | Yes |
| Supporting Document | Objection Response Part 2 | | Yes |
| Supporting Document | Objection Response Part 3 | | Yes |
| Supporting Document | Revised - Rate Template | | Yes |
| Supporting Document | Objection Response for 6-25-19 | | Yes |
| Supporting Document | Revised - Rate Application | | Yes |
| Form | Commercial Auto Glass Coverage | | Yes |
| Form | Original Equipment Manufacturer Parts Coverage | | Yes |
| Form | Business Auto Declarations | | Yes |
| Form | Additional Insured Endorsement | | Yes |
| Form | Additional Insured Endorsement | | Yes |
| Form | Lessor - Additional Insured and Loss Payee | | Yes |
| Form | Lessor - Additional Insured and Loss Payee | | Yes |
| Rate | CA Commercial Auto Manual | | Yes |
| Rate (revised) | CA Commercial Auto Manual | | Yes |
| Rate | CA Commercial Auto Manual | | Yes |
| Rate (revised) | CA Commercial Auto Manual | | Yes |
| Rate | CA Commercial Auto Manual | | Yes |
| Rate | CA Commercial Auto Manual | | Yes |

State: California Filing Company: CANAL INSURANCE COMPANY
 TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
 Product Name: CA 2019 Rate Review
 Project Name/Number: /

Objection Letter

| | |
|-------------------------|---------------------|
| Objection Letter Status | Respond immediately |
| Objection Letter Date | 06/25/2019 |
| Submitted Date | 06/25/2019 |
| Respond By Date | 07/02/2019 |

Dear Jordan Dinos,

Introduction:

The review of the rate increase has several deficiencies as follows:

- (1) Proposed effective dates for new and renewal business are NOT varied.
- (2) Higher on-level premium adjustment factors were computed.
- (3) Projected premium trend for auto liability of 1.1% should be used in Rate Template.
- (4) Projected loss trend for auto physical damage should be reduced to 5%.
- (5) Credibility values were re-evaluated.

In accord with the above adjustments to the Input Data, the acceptable range by line is revised:

Auto Liability.....Max Change 3.4%.....Proposed 9.4%.....Out of range
 Auto Physical Dam.....Max Change 18.1%.....Proposed 14.5%.....In range
 Combined Max Change 5.9%.....Proposed 10.3%.....Out of range

PLEASE BE ADVISED THAT YOU MAY MODIFY THE FILING'S INITIAL REQUEST IN ORDER TO MEET THE ABOVE CONSTRAINTS. IF SO, PLEASE LET'S KNOW.

Conclusion:

Sincerely,
Leo Tam

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Objection Letter

| | |
|-------------------------|---------------------|
| Objection Letter Status | Respond immediately |
| Objection Letter Date | 03/05/2019 |
| Submitted Date | 03/05/2019 |
| Respond By Date | 03/12/2019 |

Dear Jordan Dinos,

Introduction:

Our records indicate that the deemer date for this filing is March 26,2019. In order for us to complete our review, we request a waiver of the deemer.

We ask that Canal Insurance Company submits a SERFF note with the wording below to waive the deemer provisions:

Regarding the above-referenced rate application, Canal Insurance Company ("applicant") hereby waives all deemer provisions of California Insurance Code Section 1861.05, specifically, the 60-day deemer and the 180-day deemer. If the applicant wishes to reactivate the deemer provisions, the applicant will make its request in writing to the Department of Insurance Rate Filing Bureau, Los Angeles, California. Upon reactivation, the 60-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day 39, and the 180-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day 53.

Conclusion:

Sincerely,
Leo Tam

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Objection Letter

| | |
|-------------------------|---------------------|
| Objection Letter Status | Respond immediately |
| Objection Letter Date | 02/06/2019 |
| Submitted Date | 02/06/2019 |
| Respond By Date | 02/20/2019 |

Dear Jordan Dinos,

Introduction:

For coverage 1, Commercial Auto - Liability:

10. Please explain why earned premium does not match between page 5 of the application and Exhibit 5 for all years.
11. Please explain why the adjusted earned premium (trended on-level premium) does not match between page 4 of the application and page 6 of the template.
12. I converted paid losses in Exhibit 7 from accident year to calendar year. Please explain why Exhibit 7's calendar year losses do not match with Exhibit 8's for the following years: 20182, 20172, 20162, 20152, 20142, 20132.
13. I converted reported claim counts in Exhibit 7 from accident year to calendar year. Please explain why Exhibit 7's calendar year reported claim counts do not match with Exhibit 8's for the following years: 20182, 20172, 20162, 20152, 20142, 20132.
14. Please explain why losses + DCCE do not match between page 6 of the template and Exhibit 7 for years 20182, 20172, and 20162.

For coverage 2, Commercial Auto - Physical Damage:

15. Please explain why earned premium for does not match between page 6 of the template and Exhibit 5 for years 20182, 20172, and 20162.
16. Please explain why earned premium does not match between page 5 of the application and Exhibit 5 for all years.
17. Please explain why the adjusted earned premium (trended on-level premium) does not match between page 4 of the application and page 6 of the template.
18. I converted paid losses in Exhibit 7 from accident year to calendar year. Please explain why Exhibit 7's calendar year losses do not match with Exhibit 8's for the following years: 20182, 20172, 20162, 20152, 20142, 20132.
19. I converted reported claim counts in Exhibit 7 from accident year to calendar year. Please explain why Exhibit 7's calendar year reported claim counts do not match with Exhibit 8's for the following years: 20182, 20172, 20162, 20152, 20142, 20132.
20. Please explain why losses + DCCE do not match between page 6 of the template and Exhibit 7 for years 20182, 20172, and 20162.

Conclusion:

Sincerely,
Leo Tam

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Objection Letter

| | |
|-------------------------|---------------------|
| Objection Letter Status | Respond immediately |
| Objection Letter Date | 02/06/2019 |
| Submitted Date | 02/06/2019 |
| Respond By Date | 02/20/2019 |

Dear Jordan Dinos,

Introduction:

RECONCILIATION DISCREPANCIES

General:

6. On tab '5.Reconciliation' of the rate application, what you put down for Earned Premium from Statutory Page 14 does not match what is actually on Statutory Page 14 for all three years.

7. The following assets do not match with the figures in the annual statement (NAIC code 2623, Canal Ins Co Grp): Intermediate-Term Government Bonds, Short-Term Other Taxable Bonds, Intermediate-term Other Taxable Bonds, Long-Term Other Taxable Bonds, Short-Term Tax-Exempt Bonds, Medium-Term Tax-Exempt Bonds, Long-Term Tax-Exempt Bonds, Common Stock, Preferred Stock Dividends, Real Estate, Cash, Other, Investment Expense, Loss Reserves, Loss Adjustment Expense Reserves, Unearned Premium Reserves, Surplus As Regards To Policyholders.

8. Countrywide premium subject to Prop 103 does not match with the figures in the annual statement (NAIC code 2623, Canal Ins Co Grp) for all three years.

9. Total advertising does not match with the figures in the annual statement (NAIC code 2623, Canal Ins Co Grp) for all three years.

Conclusion:

Sincerely,
Leo Tam

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Objection Letter

| | |
|-------------------------|---------------------|
| Objection Letter Status | Respond immediately |
| Objection Letter Date | 02/06/2019 |
| Submitted Date | 02/06/2019 |
| Respond By Date | 02/20/2019 |

Dear Jordan Dinos,

Introduction:

COMPLETION ERRORS

1. Exhibit 7 - Paid Claim Counts needs to exclude claims closed without payments (CwoP).
2. Please provide DCCE development data for Commercial Auto - Liability.
3. Please provide DCCE development data for Commercial Auto - Physical Damage.
4. For Commercial Auto - Physical Damage, please explain why the paid losses in some cells of the paid development triangle are greater than their corresponding incurred losses in the incurred development triangle.
5. Please explain why there are negative values in Exhibit 8 company data for Commercial Auto - Physical Damage.

Conclusion:

Sincerely,
Leo Tam

State: California
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Filing Company: CANAL INSURANCE COMPANY

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 06/28/2019
 Submitted Date 07/01/2019

Dear Leo Tam,

Introduction:

Thanks for the opportunity to respond.

Response 1

Comments:

Please see attached exhibit for objection response.

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|---|
| Satisfied - Item: | Revised - Rate Template |
| Comments: | Revised- Rate Template to support objection received on 6-25-19. |
| Attachment(s): | PriorAppRateTI_Ed12-12-2018 - revised.pdf PriorAppRateTI_Ed12-12-2018 - revised.xlsm |

| Supporting Document Schedule Item Changes | |
|---|---|
| Satisfied - Item: | Revised - Rate Template |
| Comments: | Revised- Rate Template to support objection received on 6-25-19. |
| Attachment(s): | PriorAppRateTI_Ed12-12-2018 - revised.pdf PriorAppRateTI_Ed12-12-2018 - revised.xlsm |

| | |
|--------------------------|---|
| Satisfied - Item: | Objection Response for 6-25-19 |
| Comments: | Objection responses for objections received on 6-25-19. |
| Attachment(s): | Objection Response.pdf |

No Form Schedule items changed.

SERFF Tracking #:

CNLC-131780217

State Tracking #:

19-333

Company Tracking #:

CNLC-131780217

State: California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

Rate Schedule Item Changes

| Item No. | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Date Submitted |
|-------------------------|---------------------------|--|-------------|------------------------------|---------------------------------|
| 1 | CA Commercial Auto Manual | TOC-1, APD-16-17; PRA-1; LPF-1, 17, 23; PPF-1, 27, 29; OEM-1; CAG-1, AI-1; WOS-1; PNC-1; ER-2, 6, 19 | Replacement | CNLC-131486036 | 07/01/2019 By: Sarah Beacham |
| <i>Previous Version</i> | | | | | |
| 1 | CA Commercial Auto Manual | TOC-1, APD-16-17; PRA-1; LPF-1, 17, 23; PPF-1, 27, 29; OEM-1; CAG-1, AI-1; WOS-1; PNC-1; ER-2, 6, 19 | Replacement | CNLC-131486036 | 05/16/2019 By: |

Conclusion:

We appreciate your continued review of this filing. Please do not hesitate to contact us with any questions or concerns.

Sincerely,

Sarah Beacham

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 03/05/2019 |
| Submitted Date | 03/05/2019 |

Dear Leo Tam,

Introduction:

Thank you for your continued review of this filing.

Response 1

Comments:

Per your request, we have submitted a Note to Reviewer, waiving the deemer provisions.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let us know if you need anything else regarding this matter.

Sincerely,

Elizabeth Peak

SERFF Tracking #:

CNLC-131780217

State Tracking #:

19-333

Company Tracking #:

CNLC-131780217

State:

California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI:

20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name:

CA 2019 Rate Review

Project Name/Number:

/

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 02/15/2019 |
| Submitted Date | 02/15/2019 |

Dear Leo Tam,

Introduction:

Thank you for the opportunity to respond.

Response 1

Comments:

Please see attached Objection Response Part 3 and associated Revised Application, Template, and Standard Exhibits.

Changed Items:

SERFF Tracking #:

CNLC-131780217

State Tracking #:

19-333

Company Tracking #:

CNLC-131780217

State: California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

Supporting Document Schedule Item Changes

| | |
|--------------------------|--|
| Satisfied - Item: | New Prior Approval Rate Application |
| Comments: | Please see revised PriorAppRateAPL, PriorAppRateTI and StdExhTI as well as previous CA Actuarial Memo and Exhibits for California filing. |
| Attachment(s): | Exhibits for California Filing.pdf Exhibits for California Filing.xlsx CA Actuarial Memo and Exhibits.pdf PriorAppRateAPL_Ed10-24-2016 - revised.xlsm PriorAppRateAPL_Ed10-24-2016 PDF - revised.pdf PriorAppRateTI_Ed12-12-2018 - revised.xlsm PriorAppRateTI_Ed12-12-2018 PDF - revised.pdf StdExhTI_Ed10-24-2016 - revised.xlsm StdExhTI_Ed10-24-2016 PDF - revised.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>New Prior Approval Rate Application</i> |
| Comments: | <i>Please see attached exhibits in excel format and PDF.</i> |
| Attachment(s): | <i>StdExhTI_Ed10-24-2016 PDF.pdf StdExhTI_Ed10-24-2016.xlsm Exhibits for California Filing.pdf Exhibits for California Filing.xlsx CA Actuarial Memo and Exhibits.pdf PriorAppRateAPL_Ed10-24-2016 PDF.pdf PriorAppRateAPL_Ed10-24-2016.xlsm PriorAppRateTI_Ed12-12-2018 PDF.pdf PriorAppRateTI_Ed12-12-2018.xlsm</i> |

State: California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

Supporting Document Schedule Item Changes

| | |
|--------------------------|--|
| Satisfied - Item: | New Prior Approval Rate Application |
| Comments: | Please see revised PriorAppRateAPL, PriorAppRateTI and StdExhTI as well as previous CA Actuarial Memo and Exhibits for California filing. |
| Attachment(s): | Exhibits for California Filing.pdf Exhibits for California Filing.xlsx CA Actuarial Memo and Exhibits.pdf PriorAppRateAPL_Ed10-24-2016 - revised.xlsm PriorAppRateAPL_Ed10-24-2016 PDF - revised.pdf PriorAppRateTI_Ed12-12-2018 - revised.xlsm PriorAppRateTI_Ed12-12-2018 PDF - revised.pdf StdExhTI_Ed10-24-2016 - revised.xlsm StdExhTI_Ed10-24-2016 PDF - revised.pdf |

Previous Version

| | |
|--------------------------|---|
| Satisfied - Item: | <i>New Prior Approval Rate Application</i> |
| Comments: | <i>Please see attached exhibits in excel format and PDF.</i> |
| Attachment(s): | <i>StdExhTI_Ed10-24-2016 PDF.pdf StdExhTI_Ed10-24-2016.xlsm Exhibits for California Filing.pdf Exhibits for California Filing.xlsx CA Actuarial Memo and Exhibits.pdf PriorAppRateAPL_Ed10-24-2016 PDF.pdf PriorAppRateAPL_Ed10-24-2016.xlsm PriorAppRateTI_Ed12-12-2018 PDF.pdf PriorAppRateTI_Ed12-12-2018.xlsm</i> |

| | |
|--------------------------|--|
| Satisfied - Item: | Objection Response Part 3 |
| Comments: | Please see response to Objection Part 3. |
| Attachment(s): | Objection Response Part 3.pdf |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please do not hesitate to contact us if you have any questions or concerns. Thank you for your continued review of this filing.

Sincerely,

Brittany Brown

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 02/15/2019
 Submitted Date 02/15/2019

Dear Leo Tam,

Introduction:

Thank you for the opportunity to respond.

Response 1

Comments:

Please see attached Objection Response Part 2 and associated Revised Application and Template.

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|--|
| Satisfied - Item: | Objection Response Part 2 |
| Comments: | Please see response to Objection Part 2. |
| Attachment(s): | Objection Response Part 2.pdf PriorAppRateAPL_Ed10-24-2016 - revised.xlsm PriorAppRateAPL_Ed10-24-2016 PDF - revised.pdf |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please do not hesitate to contact us if you have any questions or concerns. Thank you for your continued review of this filing.

Sincerely,

Brittany Brown

State: California
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Filing Company: CANAL INSURANCE COMPANY

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 02/15/2019
 Submitted Date 02/15/2019

Dear Leo Tam,

Introduction:

Thank you for the opportunity to respond.

Response 1

Comments:

Please see attached Objection Response Part 1 and associated Revised Application, Template, and Standard Exhibits.

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|--|
| Satisfied - Item: | Objection Response Part 1 |
| Comments: | Please see response to Objection Part 1. |
| Attachment(s): | Objection Response Part 1.pdf StdExhTI_Ed10-24-2016 - revised.xlsm StdExhTI_Ed10-24-2016 PDF - revised.pdf |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please do not hesitate to contact us if you have any questions or concerns. Thank you for your continued review of this filing.

Sincerely,

Brittany Brown

State: California
 TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
 Product Name: CA 2019 Rate Review
 Project Name/Number: /

Filing Company: CANAL INSURANCE COMPANY

Amendment Letter

Submitted Date: 09/16/2019

Comments:

Thank you for the opportunity to revise our current filing. With the additional changes you've requested, we have revised our Liability impact target from 9.4% to 5.7% which is within a reasonable range in the rate template after revisions were made to the Proposed Effective Date, Premium Adjustment, which follows the parallelogram method, revised Credibility values, and revised Projected Trend Targets. We've also included a document titled "Data Discrepancy Detail" to explain the difference in values between the Rate Template and Standard Exhibits. Please let us know if you have any further questions or concerns.

Changed Items:

No Form Schedule Items Changed.

| Rate Schedule Item Changes | | | | | |
|----------------------------|---------------------------|--|-------------|------------------------------|-------------------|
| Item No. | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Date Submitted |
| 1 | CA Commercial Auto Manual | TOC-1, APD-16-17; PRA-1; LPF-1, 17, 23; PPF-1, 27, 29; OEM-1; CAG-1; ER-2, 6, 19 | Replacement | CNLC-131486036 | 09/16/2019 By: |
| <i>Previous Version</i> | | | | | |
| 1 | CA Commercial Auto Manual | TOC-1, APD-16-17; PRA-1; LPF-1, 17, 23; PPF-1, 27, 29; OEM-1; CAG-1; ER-2, 6, 19 | Replacement | CNLC-131486036 | 07/24/2019 By: |
| <i>Previous Version</i> | | | | | |
| 1 | CA Commercial Auto Manual | TOC-1, APD-16-17; PRA-1; LPF-1, 17, 23; PPF-1, 27, 29; OEM-1; CAG-1; ER-2, 6, 19 | Replacement | CNLC-131486036 | 07/17/2019 By: |

State: California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

Supporting Document Schedule Item Changes

| | |
|--------------------------|---|
| Satisfied - Item: | New Prior Approval Rate Application |
| Comments: | Please see revised PriorAppRateAPL, PriorAppRateTI and StdExhTI, and Exhibits for California filing. We've also included an Exhibit titled "Data Discrepancy Detail" to explain difference in values amongst the template and the Standard Exhibits. |
| Attachment(s): | StdExhTI_Ed10-24-2016 - revised - 9-12-19.pdf StdExhTI_Ed10-24-2016 - revised.xlsm Exhibits for California Filing 9-12-19.xlsx PriorAppRateAPL_Ed10-24-2016 - revised - 9-12-19.pdf PriorAppRateAPL_Ed10-24-2016 - revised - 9-12-19.xlsm PriorAppRateTI_Ed12-12-2018 - revised - 9-12-19.pdf PriorAppRateTI_Ed12-12-2018 - revised - 9-12-19.xlsm Exhibits for California Filing - 9-12-19.pdf Data Discrepancy Detail.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>New Prior Approval Rate Application</i> |
| Comments: | <i>Please see revised PriorAppRateAPL, PriorAppRateTI and StdExhTI as well as previous CA Actuarial Memo and Exhibits for California filing.</i> |
| Attachment(s): | <i>Exhibits for California Filing.pdf Exhibits for California Filing.xlsx CA Actuarial Memo and Exhibits.pdf PriorAppRateAPL_Ed10-24-2016 - revised.xlsm PriorAppRateAPL_Ed10-24-2016 PDF - revised.pdf PriorAppRateTI_Ed12-12-2018 - revised.xlsm PriorAppRateTI_Ed12-12-2018 PDF - revised.pdf StdExhTI_Ed10-24-2016 - revised.xlsm StdExhTI_Ed10-24-2016 PDF - revised.pdf</i> |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>New Prior Approval Rate Application</i> |
| Comments: | <i>Please see attached exhibits in excel format and PDF.</i> |
| Attachment(s): | <i>StdExhTI_Ed10-24-2016 PDF.pdf StdExhTI_Ed10-24-2016.xlsm Exhibits for California Filing.pdf Exhibits for California Filing.xlsx CA Actuarial Memo and Exhibits.pdf PriorAppRateAPL_Ed10-24-2016 PDF.pdf PriorAppRateAPL_Ed10-24-2016.xlsm PriorAppRateTI_Ed12-12-2018 PDF.pdf PriorAppRateTI_Ed12-12-2018.xlsm</i> |

Satisfied - Item:

Explanatory Memo

SERFF Tracking #:

CNLC-131780217

State Tracking #:

19-333

Company Tracking #:

CNLC-131780217

State: California

Filing Company: CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

| | |
|--------------------------|--|
| Comments: | Please see attached explanatory memo. |
| Attachment(s): | CA_Explanatory Memo 9-12-19.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Explanatory Memo</i> |
| Comments: | <i>Please see attached explanatory memo.</i> |
| Attachment(s): | <i>CA_Explanatory Memo.pdf</i> |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Explanatory Memo</i> |
| Comments: | <i>Please see attached explanatory memo.</i> |
| Attachment(s): | <i>CA_Explanatory Memo.pdf</i> |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Explanatory Memo</i> |
| Comments: | <i>Please see attached explanatory memo.</i> |
| Attachment(s): | <i>CA_Explanatory Memo.pdf</i> |

State: California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

Amendment Letter

Submitted Date: 07/24/2019

Comments:

We respectfully request to remove the rate, rules, and forms changes for Additional Insured, Waiver of Subrogation, and Primary Noncontributory endorsement at this time. Also we have revised our LPF-17 page to reflect additional rating class changes. This change has no impact to the current filing.

We have amended the previously attached rate/rule manual to exclude these endorsements and revised LPF-17. Additionally, we have withdrawn the two new forms: IA 55 CW and IA 37 CW. We have also provide a revised Explanatory Memo and PriorAppRateAPL.

We appreciate your continued review of this filing.

Changed Items:

No Form Schedule Items Changed.

| Rate Schedule Item Changes | | | | | |
|----------------------------|---------------------------|--|-------------|------------------------------|-------------------|
| Item No. | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Date Submitted |
| 1 | CA Commercial Auto Manual | TOC-1, APD-16-17; PRA-1; LPF-1, 17, 23; PPF-1, 27, 29; OEM-1; CAG-1; ER-2, 6, 19 | Replacement | CNLC-131486036 | 07/24/2019 By: |
| <i>Previous Version</i> | | | | | |
| 1 | CA Commercial Auto Manual | TOC-1, APD-16-17; PRA-1; LPF-1, 17, 23; PPF-1, 27, 29; OEM-1; CAG-1; ER-2, 6, 19 | Replacement | CNLC-131486036 | 07/17/2019 By: |

SERFF Tracking #:

CNLC-131780217

State Tracking #:

19-333

Company Tracking #:

CNLC-131780217

State:

California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI:

20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name:

CA 2019 Rate Review

Project Name/Number:

/

Supporting Document Schedule Item Changes

| | |
|--------------------------|--|
| Satisfied - Item: | Explanatory Memo |
| Comments: | Please see attached explanatory memo. |
| Attachment(s): | CA_Explanatory Memo.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Explanatory Memo</i> |
| Comments: | <i>Please see attached explanatory memo.</i> |
| Attachment(s): | <i>CA_Explanatory Memo.pdf</i> |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Explanatory Memo</i> |
| Comments: | <i>Please see attached explanatory memo.</i> |
| Attachment(s): | <i>CA_Explanatory Memo.pdf</i> |

SERFF Tracking #:

CNLC-131780217

State Tracking #:

19-333

Company Tracking #:

CNLC-131780217

State:

California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI:

20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name:

CA 2019 Rate Review

Project Name/Number:

/

Amendment Letter

Submitted Date: 07/17/2019

Comments:

We respectfully request to remove the rate, rules, and forms changes for Additional Insured, Waiver of Subrogation, and Primary Noncontributory endorsement at this time.

We have amended the previously attached rate/rule manual to exclude these endorsements. Additionally, we have withdrawn the two new forms: IA 55 CW and IA 37 CW. We have also provide a revised Explanatory Memo and PriorAppRateAPL

We appreciate your continued review of this filing.

Changed Items:

SERFF Tracking #:

CNLC-131780217

State Tracking #:

19-333

Company Tracking #:

CNLC-131780217

State: California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

Form Schedule Item Changes

| Item No. | Form Name | Form Number | Edition Date | Form Type | Form Action | Action Specific Data | Readability Score | Attachments | Submitted |
|-------------------------|--|-------------|--------------|-----------|-------------|--|-------------------|--|-----------------------------------|
| 1 | Additional Insured Endorsement | IA 55 CW | 0819 | END | Withdrawn | Previous Filing Number: Replaced Form Number: | | IA 55 CW 0819 - Additional Insured Endorsement.pdf | Date Submitted: 07/17/2019 By: |
| <i>Previous Version</i> | | | | | | | | | |
| 1 | Additional Insured Endorsement | IA 55 CW | 0819 | END | New | | | IA 55 CW 0819 - Additional Insured Endorsement.pdf | Date Submitted: 05/16/2019 By: |
| 2 | Lessor - Additional Insured and Loss Payee | IA 37 CW | 0819 | END | Withdrawn | Previous Filing Number: Replaced Form Number: | | IA 37 CW 0819 - Lessor - Additional Insured and Loss Payee.pdf | Date Submitted: 07/17/2019 By: |
| <i>Previous Version</i> | | | | | | | | | |
| 2 | Lessor - Additional Insured and Loss Payee | IA 37 CW | 0819 | END | New | | | IA 37 CW 0819 - Lessor - Additional Insured and Loss Payee.pdf | Date Submitted: 05/16/2019 By: |

Rate Schedule Item Changes

| Item No. | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Date Submitted |
|----------|---------------------------|--|-------------|------------------------------|-------------------|
| 1 | CA Commercial Auto Manual | TOC-1, APD-16-17; PRA-1; LPF-1, 17, 23; PPF-1, 27, 29; OEM-1; CAG-1; ER-2, 6, 19 | Replacement | CNLC-131486036 | 07/17/2019 By: |

SERFF Tracking #:

CNLC-131780217

State Tracking #:

19-333

Company Tracking #:

CNLC-131780217

State:

California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI:

20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name:

CA 2019 Rate Review

Project Name/Number:

/

Supporting Document Schedule Item Changes

Satisfied - Item:

Revised - Rate Application

Comments:

Revised Rate Application for the amended sent on July 15th.

Attachment(s):

PriorAppRateAPL_Ed10-24-2016 - revised.xlsx
PriorAppRateAPL_Ed10-24-2016 - revised.pdf

State: California
 TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
 Product Name: CA 2019 Rate Review
 Project Name/Number: /

Filing Company: CANAL INSURANCE COMPANY

Amendment Letter

Submitted Date: 05/16/2019

Comments:

Per our conversation with Leo Tam on 5/7/2019, we are amending our current filing to include changes relating to additional insured.

We have amended the previously attached rate/rule manual to include these new rules. Additionally, we have attached two new forms: IA 55 CW and IA 37 CW.

Thank you for your continued review of this filing.

Changed Items:

| Form Schedule Item Changes | | | | | | | | | |
|----------------------------|--|-------------|--------------|-----------|-------------|----------------------|-------------------|--|-----------------------------------|
| Item No. | Form Name | Form Number | Edition Date | Form Type | Form Action | Action Specific Data | Readability Score | Attachments | Submitted |
| 1 | Additional Insured Endorsement | IA 55 CW | 0819 | END | New | | | IA 55 CW 0819 - Additional Insured Endorsement.pdf | Date Submitted: 05/16/2019 By: |
| 2 | Lessor - Additional Insured and Loss Payee | IA 37 CW | 0819 | END | New | | | IA 37 CW 0819 - Lessor - Additional Insured and Loss Payee.pdf | Date Submitted: 05/16/2019 By: |

| Rate Schedule Item Changes | | | | | |
|----------------------------|---------------------------|--|-------------|------------------------------|-------------------|
| Item No. | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Date Submitted |
| 1 | CA Commercial Auto Manual | TOC-1, APD-16-17; PRA-1; LPF-1, 17, 23; PPF-1, 27, 29; OEM-1; CAG-1, AI-1; WOS-1; PNC-1; ER-2, 6, 19 | Replacement | CNLC-131486036 | 05/16/2019 By: |

SERFF Tracking #:

CNLC-131780217

State Tracking #:

19-333

Company Tracking #:

CNLC-131780217

State:

California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI:

20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name:

CA 2019 Rate Review

Project Name/Number:

/

Supporting Document Schedule Item Changes

| | |
|--------------------------|---------------------------------------|
| Satisfied - Item: | Explanatory Memo |
| Comments: | Please see attached explanatory memo. |
| Attachment(s): | CA_Explanatory Memo.pdf |

Previous Version

| | |
|--------------------------|--|
| Satisfied - Item: | <i>Explanatory Memo</i> |
| Comments: | <i>Please see attached explanatory memo.</i> |
| Attachment(s): | <i>CA_Explanatory Memo.pdf</i> |

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Note To Filer

Created By:

Leo Tam on 08/20/2019 05:46 PM

Last Edited By:

Leo Tam

Submitted On:

08/20/2019 05:47 PM

Subject:

re: Request for Workbook

Comments:

As you requested, you'll find my worksheets as attached below.

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Attachment AY to CY Claims Conversion.xlsx is not a PDF document and cannot be reproduced here.

Attachment OLP Auto Liab.xls is not a PDF document and cannot be reproduced here.

Attachment OLP Auto Phys Dam.xls is not a PDF document and cannot be reproduced here.

Attachment REVIEWER TEMPLATE.xlsm is not a PDF document and cannot be reproduced here.

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Note To Filer

Created By:

Neruka Okpara on 08/20/2019 03:24 PM

Last Edited By:

Neruka Okpara

Submitted On:

08/20/2019 03:27 PM

Subject:

Conference Call

Comments:

Left voice mail today for a possible telephone conference on 8/23 at 10:30AM or 11AM Pacific Time. Please set it up and let us know which time.

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Note To Reviewer

Created By:

Elizabeth Peak on 08/13/2019 02:33 PM

Last Edited By:

Elizabeth Peak

Submitted On:

08/13/2019 02:34 PM

Subject:

Request for Workbook

Comments:

Mr. Tam,

Thank you for taking the time to speak with me and Daniel, our Product Manager, last week regarding the status of this filing. Can you please send your complete workbook so we can understand how you arrived at the stated trend selections and on-level adjustments?

Thank you.

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Note To Reviewer

Created By:

Elizabeth Peak on 08/06/2019 09:41 AM

Last Edited By:

Elizabeth Peak

Submitted On:

08/06/2019 09:41 AM

Subject:

Request for Phone Call

Comments:

Good morning. Would it be possible to schedule a time to discuss the status of this filing and our intentions with the amendments? Our Product Manager is available on 8/7/2019, 8/8/2019 and 8/9/2019 from 2:00 PM ET to 3:30 PM ET. If you are not available to review our filing with us during one of these times, please feel free to suggest alternative dates and times. Thank you and we look forward to hearing from you soon.

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Note To Filer

Created By:

Leo Tam on 06/25/2019 06:05 PM

Last Edited By:

Leo Tam

Submitted On:

06/25/2019 06:08 PM

Subject:

Status

Comments:

The review of your filing is returned and there are objection comments sent today. Please review and let us know.

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Note To Reviewer

Created By:

Elizabeth Peak on 06/12/2019 01:22 PM

Last Edited By:

Elizabeth Peak

Submitted On:

06/12/2019 01:22 PM

Subject:

Filing Status Update

Comments:

We respectfully request an update on the status of this filing. Please let us know if you have any questions or concerns.

Thank you,
Elizabeth

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Note To Reviewer

Created By:

Elizabeth Peak on 05/16/2019 02:11 PM

Last Edited By:

Elizabeth Peak

Submitted On:

05/16/2019 02:11 PM

Subject:

Updated Filing

Comments:

Mr. Tam,

We have submitted our updates to the filing per our phone conversations on 5/7. Please let us know if you have any additional questions.

Thank you.

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Note To Filer

Created By:

Leo Tam on 05/14/2019 03:56 PM

Last Edited By:

Leo Tam

Submitted On:

05/14/2019 04:04 PM

Subject:

Conference Call

Comments:

Hi Elizabeth,

I acknowledged to speak with you and product manager on 5/7 regarding further amending your filing materials, including but not limited to, optional additional insured endorsement and rating rule, explanatory memo. Please advise when the timeframe would be for the changes.

The filing is pending under review.

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Note To Reviewer

Created By:

Elizabeth Peak on 04/09/2019 09:08 AM

Last Edited By:

Elizabeth Peak

Submitted On:

04/09/2019 09:09 AM

Subject:

Request for Filing Status Update

Comments:

We appreciate your continued review of this filing. Would it be possible to request an update regarding the status of this filing?

Please do not hesitate to let us know if you have any questions.

Thank you.

State: California **Filing Company:** CANAL INSURANCE COMPANY
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: CA 2019 Rate Review
Project Name/Number: /

Note To Reviewer

Created By:

Elizabeth Peak on 03/05/2019 03:17 PM

Last Edited By:

Elizabeth Peak

Submitted On:

03/05/2019 03:17 PM

Subject:

Waiver of Deemer

Comments:

Regarding the above-referenced rate application, Canal Insurance Company ("applicant") hereby waives all deemer provisions of California Insurance Code Section 1861.05, specifically, the 60-day deemer and the 180-day deemer. If the applicant wishes to reactivate the deemer provisions, the applicant will make its request in writing to the Department of Insurance Rate Filing Bureau, Los Angeles, California. Upon reactivation, the 60-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day 39, and the 180-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day 53.

State: California

Filing Company: CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

Form Schedule

| Item No. | Schedule Item Status | Form Name | Form Number | Edition Date | Form Type | Form Action | Action Specific Data | | Readability Score | Attachments |
|----------|----------------------|--|-------------|--------------|-----------|-------------|-------------------------|---------------|-------------------|---|
| 1 | | Commercial Auto Glass Coverage | IA 83 CW | 1218 | END | New | | | | IA 83 CW 1218 - Commercial Auto Glass Coverage.pdf |
| 2 | | Original Equipment Manufacturer Parts Coverage | IA 88 CW | 1218 | END | New | | | | IA 88 CW 1218 - Original Equipment Manufacturer Parts Coverage.pdf |
| 3 | | Business Auto Declarations | IA 01 CW | 1218 | DEC | Replaced | Previous Filing Number: | 15-6835 | | IA 01 CW 1218 - REDLINED Business Auto Declarations.pdf, IA 01 CW 1218 - Business Auto Declarations.pdf |
| | | | | | | | Replaced Form Number: | IA 01 CW 1115 | | |
| 4 | | Additional Insured Endorsement | IA 55 CW | 0819 | END | Withdrawn | Previous Filing Number: | | | IA 55 CW 0819 - Additional Insured Endorsement.pdf |
| | | | | | | | Replaced Form Number: | | | |
| 5 | | Lessor - Additional Insured and Loss Payee | IA 37 CW | 0819 | END | Withdrawn | Previous Filing Number: | | | IA 37 CW 0819 - Lessor - Additional Insured and Loss Payee.pdf |
| | | | | | | | Replaced Form Number: | | | |

Form Type Legend:

| | | | |
|------------|--|------------|----------------------------------|
| ABE | Application/Binder/Enrollment | ADV | Advertising |
| BND | Bond | CER | Certificate |
| CNR | Canc/NonRen Notice | DEC | Declarations/Schedule |
| DSC | Disclosure/Notice | END | Endorsement/Amendment/Conditions |
| ERS | Election/Rejection/Supplemental Applications | OTH | Other |



POLICY NUMBER:

COMMERCIAL AUTO

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Original Equipment Manufacturer Parts Coverage

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

This endorsement provides the below coverages, subject to the terms of this endorsement, only for vehicles shown as covered "autos" for Physical Damage coverage where a premium for Physical Damage coverage is shown in the Declarations.

| | |
|------------------------|----------|
| Endorsement Effective: | Premium: |
| Named Insured: | |

The following is added to Paragraph **A. 4. Coverage Extensions** in **Section III – PHYSICAL DAMAGE COVERAGE** of the **BUSINESS AUTO COVERAGE FORM**:

"Crash Parts" Replacement

With respect to a covered "auto", we will pay to replace any damaged "crash parts" which cannot be repaired, with a part manufactured or licensed by the original equipment manufacturer, without a deduction for betterment under the following conditions:

1. The damaged "crash parts" must arise from a covered "loss" under Physical Damage Coverage; and
2. The damaged "crash parts" must occur to a covered "auto" with less than 500,000 miles at the time of Policy issuance; and
3. The damaged "crash parts" must occur to a covered "auto" no more than five (5) model years old at the time of Policy issuance.

A "crash part", as used in this endorsement, means an exterior or interior panel made from metal, plastic, fiberglass, or a composite material which forms the superstructure or body of a motor vehicle. It does not include glass or mechanical non-body related parts.

Mechanical Non-Body Related Parts Replacement

With respect to a covered "auto" we will pay to replace any damaged mechanical non-body related parts which cannot be repaired, with a part manufactured or licensed by the original equipment manufacturer, without a deduction for betterment under the following conditions:

1. The damaged mechanical non-body related parts must arise from a covered “loss” under Physical Damage Coverage; and
2. The damaged mechanical non-body related parts must occur to a covered “auto” with less than 500,000 miles at the time of Policy issuance; and
3. The damaged mechanical non-body related parts must occur to a covered “auto” no more than five (5) model years old at the time of Policy issuance.

The provision of **Section B. of the Physical Damage Coverage Changes Endorsement, Subsection 1. b. (3)** is amended to provide for replacement of damaged or stolen property with a part manufactured or licensed by the original equipment manufacturer, but only to the extent coverage applies under the “Crash Parts” Replacement or Mechanical Non-Body Related Parts Replacement provisions of this endorsement.

The provision of **Section c. Audio, Visual and Data Electronic Equipment Coverage – Stated Amount of the Virginia – Enhanced Physical Damage Coverage Endorsement, Subsection 3. iii.**, is amended to provide for replacement of damaged or stolen property with a part manufactured or licensed by the original equipment manufacturer, but only to the extent coverage applies under the “Crash Parts” Replacement or Mechanical Non-Body Related Parts Replacement provisions of this endorsement.



POLICY NUMBER:

COMMERCIAL AUTO

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMERCIAL AUTO GLASS COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

This endorsement provides the below coverages only for vehicles shown as covered "autos" for Comprehensive coverage where a premium for Comprehensive coverage is shown in the Declarations.

| | |
|------------------------|----------|
| Endorsement Effective: | Premium: |
| Named Insured: | |

The following replaces Paragraph **A. 3. Glass Breakage – Hitting A Bird or Animal – Falling Objects or Missiles** in **Section III – PHYSICAL DAMAGE COVERAGE** of the BUSINESS AUTO COVERAGE FORM:

3. Glass Repair or Replacement – Deductible Waiver

We will pay under Section III. A. 1. a., Comprehensive Coverage for the cost of repairing or replacing damaged safety glass on your covered "autos" without applying a deductible.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

| | |
|-------------------------------|-----------------------------|
| Endorsement Effective: | Countersigned By: |
| Named Insured: | |
| | (Authorized Representative) |

Name of Person or Organization: _____

Mailing Address: _____

A. The Who Is An Insured provision under Section II - Covered Autos Liability Coverage section is amended to include as an additional insured the person or organization shown in the Schedule above, but only with respect to liability for "bodily injury", "property damage", or "covered pollution cost or expense" caused, in whole or in part, by:

1. An "accident" resulting from your ownership, maintenance, or use of a covered "auto"; or
2. An "accident" resulting from the ownership, maintenance, or use of a covered "auto" by your "employees" or your independent contractors.

B. The insurance afforded to such additional insured:

1. Applies only to the extent permitted by law; and
2. Will not be broader than that which you are required by a written contract

or written agreement to provide for such additional insured.

C. The most we will pay on behalf of the additional insured is the lesser of the amount of insurance:

1. That you are required by written contract or written agreement to provide for such additional insured; or
2. That is available under the applicable Limits of Insurance shown in the Declarations.

D. The insurance afforded to this additional insured does not apply to:

1. "Bodily injury", "property damage, or "covered pollution cost or expense":
 - a. Occurring after all work, including materials, parts or equipment furnished in connection with such work (other than service, maintenance or

repairs) to be performed by or on behalf of the additional insured has been completed; or

- b. Arising out of any act or omission of the additional insured or any of its "employees" or its independent contractors, other than direct or vicarious liability of the additional insured or any of its "employees" or its

independent contractors, related to your ownership, maintenance, or use of a covered "auto".

- 2. "Property Damage" to:
 - a. Property in the care, custody, or control of the additional insured(s) or over which the additional insured is for any purpose exercising physical control.

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POLICY NUMBER:

COMMERCIAL AUTO

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LESSOR – ADDITIONAL INSURED AND LOSS PAYEE

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

| |
|------------------------------------|
| Named Insured: |
| Endorsement Effective Date: |

SCHEDULE

| | |
|--|------------------------|
| Insurance Company: | |
| Policy Number: | Effective Date: |
| Expiration Date: | |
| Named Insured: | |
| Address: | |
| Additional Insured (Lessor): | |
| Address: | |
| Designation Or Description Of "Leased Autos": | |

| Coverages | Limit Of Insurance |
|--|---|
| Covered Autos Liability | \$ Each "Accident" |
| Comprehensive | Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus \$ Deductible For Each Covered "Leased Auto" |
| Collision | Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus \$ Deductible For Each Covered "Leased Auto" |
| Specified Causes Of Loss | Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus \$ Deductible For Each Covered "Leased Auto" |
| Information required to complete this Schedule, if not shown above, will be shown in the Declarations. | |

A. Coverage

1. Any "leased auto" designated or described in the Schedule will be considered a covered "auto" you own and not a covered "auto" you hire or borrow.
2. For a "leased auto" designated or described in the Schedule, the **Who Is An Insured** provision under **Covered Autos Liability Coverage** is changed to include as an "insured" the person or organization named in the Schedule, but only with respect to liability for "bodily injury", "property damage", or "covered pollution cost or expense" caused, in whole or in part, by:
 - a. An "accident" resulting from your ownership, maintenance, or use of a covered "auto"; or
 - b. An "accident" resulting from the ownership, maintenance, or use of a covered "auto" by your "employees" or your independent contractors; or
 - c. Any person operating a "leased auto" with the permission of any of the above, except the lessor or any "employee" or independent contractor of the lessor.
3. The coverages provided under this endorsement apply to any "leased auto" described in the Schedule until the expiration date shown in the Schedule, or when the lessor or his or her agent takes possession of the "leased auto", whichever occurs first.

B. The insurance afforded to such additional insured

1. Applies only to the extent permitted by law;
2. Will not be broader than that which you are required by a written contract or written agreement to provide for such additional insured; and
3. Does not apply to "property damage" to property in the care, custody, or control of the additional insured(s) or over which the additional insured is for any purpose exercising physical control.

C. The most we will pay on behalf of the additional insured(s) is the lesser of the amount of insurance:

1. That you are required by written contract or written agreement to provide for such additional insured; or
2. That is available under the applicable Limits of Insurance shown in the Declarations.

D. Loss Payable Clause

1. We will pay, as interest may appear, you and the lessor named in this endorsement for "loss" to a "leased auto".
2. The insurance covers the interest of the lessor unless the "loss" results from fraudulent acts or omissions on your part.
3. If we make any payment to the lessor, we will obtain his or her rights against any other party.

E. Cancellation

1. If we cancel the policy, we will mail notice to the lessor in accordance with the Cancellation Common Policy Condition.
2. If you cancel the policy, we will mail notice to the lessor.
3. Cancellation ends this agreement.

F. Premium. The lessor is not liable for payment of your premiums.

G. Additional Definition

As used in this endorsement:

"Leased auto" means an "auto" leased or rented to you, including any substitute, replacement or extra "auto" needed to meet seasonal or other needs, under a leasing or rental agreement that requires you to provide direct primary insurance for the lessor.

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POLICY NUMBER:

ISSUE DATE:

COMMERCIAL AUTO



BUSINESS AUTO DECLARATIONS

Canal Insurance Company

STOCK COMPANY
P O BOX 7, GREENVILLE, SC 29602
400 EAST STONE AVENUE, GREENVILLE, SC 29601
(864) 242-5365

ITEM ONE: Named Insured and Mailing Address

For additional named insureds see IL 04 CW

Agent of the Insured:

Phone #:

Physical Address (if different)

General Agent:

Policy Period:

From _____ at _____ to _____
at 12:01 AM, standard time at your mailing address shown above.

Form of Business: Corporation Partnership Limited Liability Company Individual
 Trust Joint Venture Other (specify)

BUSINESS DESCRIPTION

FORMS APPLICABLE TO THIS COVERAGE PART: SEE IL 03 CW

| | |
|-------------------------------------|----------|
| | PREMIUM |
| COMMERCIAL AUTOMOBILE COVERAGE PART | \$ _____ |
| | \$ _____ |
| | \$ _____ |
| | \$ _____ |
| | \$ _____ |

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

POLICY NUMBER: _____

ITEM TWO

SCHEDULE OF COVERAGES AND COVERED AUTOS

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the Covered Autos Section of the Business Auto Coverage Form next to the name of the coverage.

| COVERAGES | COVERED AUTOS** | LIMIT THE MOST WE WILL PAY FOR ANY ONE ACCIDENT OR LOSS | PREMIUM |
|---|-----------------|--|-----------|
| LIABILITY | | \$ | \$ |
| PERSONAL INJURY PROTECTION (or equivalent No-fault Coverage) | | SEPARATELY STATED IN EACH P.I.P. ENDORSEMENT MINUS \$ DED. | \$ |
| ADDED PERSONAL INJURY PROTECTION (or equivalent added No-fault Coverage) | | SEPARATELY STATED IN EACH ADDED P.I.P. ENDORSEMENT. | \$ |
| PROPERTY PROTECTION INSURANCE (Michigan only) | | SEPARATELY STATED IN THE P.P.I. ENDORSEMENT MINUS \$ DED. FOR EACH ACCIDENT. | \$ |
| AUTO MEDICAL PAYMENTS | | \$ | \$ |
| MEDICAL EXPENSE AND INCOME LOSS BENEFITS (Virginia only) | | SEPARATELY STATED IN EACH MEDICAL EXPENSE AND INCOME LOSS BENEFITS ENDORSEMENT. | \$ |
| UNINSURED MOTORISTS | | \$ | \$ |
| UNDERINSURED MOTORISTS (When not included in Uninsured Motorists Coverage) | | \$ | \$ |
| PHYSICAL DAMAGE COMPREHENSIVE COVERAGE | | ACTUAL CASH VALUE, COST OF REPAIR OR STATED VALUE WHICHEVER IS LESS, MINUS THE DEDUCTIBLE FOR EACH COVERED AUTO. See ITEM FOUR For Hired Or Borrowed "Autos". See ITEM SEVEN for "trailers" you do not own while attached to a covered "auto". | \$ |
| PHYSICAL DAMAGE SPECIFIED CAUSES OF LOSS COVERAGE | | ACTUAL CASH VALUE, COST OF REPAIR OR STATED VALUE WHICHEVER IS LESS, MINUS THE DEDUCTIBLE FOR EACH COVERED AUTO. See ITEM FOUR For Hired Or Borrowed "Autos". See ITEM SEVEN for "trailers" you do not own while attached to a covered "auto". | \$ |
| PHYSICAL DAMAGE COLLISION COVERAGE | | ACTUAL CASH VALUE, COST OF REPAIR OR STATED VALUE WHICHEVER IS LESS, MINUS THE DEDUCTIBLE FOR EACH COVERED AUTO. See ITEM FOUR For Hired Or Borrowed "Autos". See ITEM SEVEN for "trailers" you do not own while attached to a covered "auto". | \$ |
| TRAILER INTERCHANGE FOR <input type="checkbox"/> COMPREHENSIVE or <input type="checkbox"/> SPECIFIED CAUSES OF LOSS and <input type="checkbox"/> COLLISION | | ACTUAL CASH VALUE, COST OF REPAIR OR \$ _____ WHICHEVER IS LESS, MINUS \$1,000 DED. FOR EACH COVERED "TRAILER". | \$ |
| <u>ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE</u> | | \$ | \$ |
| <u>COMMERCIAL AUTO GLASS COVERAGE</u> | | \$ | \$ |
| PREMIUM FOR ENDORSEMENTS | | | \$ |
| *ESTIMATED TOTAL PREMIUM | | | \$ |

*This policy may be subject to final audit. ** Entry of one or more of the symbols from the Covered Autos Section of the Business Auto Coverage Form

POLICY NUMBER: _____

shows which autos are covered autos

ITEM THREE

SCHEDULE OF COVERED AUTOS

| Covered Auto No. | Class Code | DESCRIPTION | | | TERRITORY | | |
|--|---------------------|--|---|----------------------|--|--|---------|
| | | Year, Model, Trade Name, Body Type Serial Number (S) Vehicle Identification Number (VIN) | | | Town & State Where The Covered Auto Will Be Principally Garaged | | |
| | | | | | | | |
| CLASSIFICATION | | | | | | | |
| Covered Auto No. | Radius Of Operation | Business Class | Vehicle Type | Description of Cargo | EXCEPT For Towing, All Physical Damage Loss Is Payable To You And The Loss Payee Named Below As Interests May Appear At The Time Of The Loss. | | |
| | | | | | | | |
| COVERAGES – PREMIUMS, LIMITS AND DEDUCTIBLES (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding ITEM TWO column applies instead.) | | | | | | | |
| Covered Auto No. | LIABILITY | | PERSONAL INJURY PROTECTION | | ADDED P.I.P. | PROPERTY PROTECTION (Michigan Only) | |
| | Limit | Premium | Limit Stated In Each P.I.P. End. Minus Deductible Shown Below | Premium | Limit Stated In Each Added P.I.P. End. Premium | Limit Stated In P.P.I. End. Minus Deductible Shown Below | Premium |
| | | | | | | | |

POLICY NUMBER: _____

| | | | | | | | |
|----------------------|--|----|--|----|----|--|----|
| | | | | | | | |
| Total Premium | | \$ | | \$ | \$ | | \$ |

ITEM THREE

SCHEDULE OF COVERED AUTOS (Cont'd)

| Covered Auto No. | COVERAGES – PREMIUMS, LIMITS AND DEDUCTIBLES (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding ITEM TWO column applies instead.) | | | |
|----------------------|--|---------|--|---------|
| | AUTO MEDICAL PAYMENTS | | MEDICAL EXPENSE AND INCOME LOSS BENEFITS (Virginia Only) | |
| | Limit | Premium | Limit Stated In Each Medical Expense And Income Loss Endorsement For Each Person | Premium |
| | | | | |
| Total Premium | | \$ | | \$ |

| Covered Auto No. | COVERAGES – PREMIUMS, LIMITS AND DEDUCTIBLES (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding ITEM TWO column applies instead.) | | | | | | |
|----------------------|--|---|---------|------------|---------|---|---------------------------------------|
| | <input type="checkbox"/> OCN <input type="checkbox"/> Stated Value | <input type="checkbox"/> COMPREHENSIVE <input type="checkbox"/> SPECIFIED CAUSES OF LOSS | | COLLISION | | <u>ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE</u> | <u>COMMERCIAL AUTO GLASS COVERAGE</u> |
| | | Deductible | Premium | Deductible | Premium | Premium | Premium |
| | | | | | | | |
| Total Premium | | \$ | | \$ | | \$ | \$ |

Note

POLICY NUMBER: _____

The amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of "loss" for the described property. Please refer to the Limit Of Insurance and Deductible Provision stated in the Business Auto Coverage Form.

ITEM FOUR

SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS

| Covered Autos Liability Coverage – Cost Of Hire Rating Basis For Auto Used In Your Motor Carrier Operations (Other Than Mobile Or Farm Equipment) | | | |
|--|--------------------------------------|------------------------------------|----------------|
| COVERED AUTOS LIABILITY COVERAGE | ESTIMATED ANNUAL COST OF HIRE | RATE PER \$100 COST OF HIRE | PREMIUM |
| PRIMARY COVERAGE | \$ | \$ | \$ |
| EXCESS COVERAGE | \$ | \$ | \$ |
| TOTAL HIRED AUTO PREMIUM: | | | \$ |
| For "autos" used in your motor carrier operations, cost of hire means: <ol style="list-style-type: none"> 1. The total dollar amount of costs you incurred for the hire of automobiles (includes "trailers" and semitrailers) and, if not included therein, 2. The total remunerations of all operators and drivers' helpers, of hired automobiles, whether hired with a driver by lessor or an "employee" of the lessee, or any other third party, and 3. The total dollar amount of any other costs (e.g., repair, maintenance, fuel, etc.) directly associated with operating the hired automobiles, whether such costs are absorbed by the "insured", paid to the lessor or owner, or paid to others. | | | |

| Covered Autos Liability Coverage – Cost Of Hire Rating Basis For Auto NOT Used In Your Motor Carrier Operations (Other Than Mobile Or Farm Equipment) | | | |
|---|--------------------------------------|------------------------------------|----------------|
| COVERED AUTOS LIABILITY COVERAGE | ESTIMATED ANNUAL COST OF HIRE | RATE PER \$100 COST OF HIRE | PREMIUM |
| PRIMARY COVERAGE | \$ | \$ | \$ |
| EXCESS COVERAGE | \$ | \$ | \$ |
| TOTAL HIRED AUTO PREMIUM: | | | \$ |
| For "autos" NOT used in your motor carrier operations, cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or "employees" or their family members). Cost of hire does not include charges for services performed by motor carriers of property or passengers. | | | |

| Physical Damage Coverages – Cost Of Hire Rating Basis For All Autos (Other Than Mobile Or Farm Equipment) | | | | |
|--|--|--|------------------------------------|----------------|
| COVERAGE | LIMIT OF INSURANCE | ESTIMATED ANNUAL COST OF HIRE (EXCLUDING AUTOS HIRED WITH A DRIVER) | RATE PER \$100 COST OF HIRE | PREMIUM |
| COMPREHENSIVE | ACTUAL CASH VALUE, COST OF REPAIR, OR \$ _____ | \$ | \$ | \$ |
| SPECIFIED CAUSES OF LOSS | WHICHEVER IS LESS, MINUS \$ _____ FOR EACH COVERED AUTO. | \$ | \$ | \$ |

POLICY NUMBER: _____

| | | | | |
|--|--|----|----|-----------|
| COLLISION | | \$ | \$ | \$ |
| TOTAL HIRED AUTO PREMIUM | | | | \$ |
| For Physical Damage Coverages, cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or "employees" or their family members). Cost of hire does not include charges for any "auto" that is leased, hired, rented or borrowed with a driver. | | | | |

ITEM FIVE

SCHEDULE FOR NON-OWNERSHIP LIABILITY

| RATING BASIS | NUMBER | PREMIUM |
|----------------------|--------|-----------|
| Number Of Employees | | \$ |
| Number Of Partners | | \$ |
| TOTAL PREMIUM | | \$ |

ITEM SIX

TRAILER INTERCHANGE COVERAGE

| COVERAGES | LIMIT OF INSURANCE THE MOST WE WILL PAY DEDUCTIBLE | ESTIMATED EXPOSED VALUE* | RATE - % OF EXPOSED VALUE | PREMIUM |
|-----------------------------|---|-----------------------------|---------------------------------|-----------|
| COMPREHENSIVE | ACTUAL CASH VALUE, COST OF REPAIR OR \$ _____ WHICHEVER IS LESS, MINUS \$1,000 DED. FOR EACH COVERED "TRAILER". | \$ | | \$ |
| SPECIFIED CAUSES OF LOSS | | \$ | | \$ |
| COLLISION | | \$ | | \$ |
| TOTAL PREMIUM | | | | \$ |

*Estimated exposed value is the stated limit times the number of tractors insured for liability coverage on the policy.

ITEM SEVEN

POLICY NUMBER: _____

TRAILERS YOU DO NOT OWN WHILE ATTACHED TO A COVERED AUTO

| COVERAGES | LIMIT OF INSURANCE THE MOST WE WILL PAY DEDUCTIBLE | ESTIMATED EXPOSED VALUE* | RATE - % OF EXPOSED VALUE | PREMIUM |
|-----------------------------|---|-----------------------------|---------------------------------|-----------|
| COMPREHENSIVE | ACTUAL CASH VALUE, COST OF REPAIR OR \$ _____ WHICHEVER IS LESS, MINUS \$1,000 DEDUCTIBLE FOR EACH COVERED "TRAILER". | \$ | | \$ |
| SPECIFIED CAUSES OF LOSS | | \$ | | \$ |
| COLLISION | | \$ | | \$ |
| TOTAL PREMIUM | | | | \$ |

*Estimated exposed value is the stated limit times the number of tractors insured for liability coverage on the policy.

POLICY NUMBER:

ISSUE DATE:

COMMERCIAL AUTO



BUSINESS AUTO DECLARATIONS

Canal Insurance Company

STOCK COMPANY
P O BOX 7, GREENVILLE, SC 29602
400 EAST STONE AVENUE, GREENVILLE, SC 29601
(864) 242-5365

ITEM ONE: Named Insured and Mailing Address

For additional named insureds see IL 04 CW

Agent of the Insured:

Phone #:

Physical Address (if different)

General Agent:

Policy Period:

From _____ at _____ to _____
at 12:01 AM, standard time at your mailing address shown above.

Form of Business: Corporation Partnership Limited Liability Company Individual
 Trust Joint Venture Other (specify)

| | |
|----------------------|--|
| BUSINESS DESCRIPTION | |
|----------------------|--|

| | |
|---|--------------|
| FORMS APPLICABLE TO THIS COVERAGE PART: | SEE IL 03 CW |
|---|--------------|

| | |
|-------------------------------------|----------|
| | PREMIUM |
| COMMERCIAL AUTOMOBILE COVERAGE PART | \$ _____ |
| | \$ _____ |
| | \$ _____ |
| | \$ _____ |
| | \$ _____ |

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

POLICY NUMBER: _____

ITEM TWO

SCHEDULE OF COVERAGES AND COVERED AUTOS

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the Covered Autos Section of the Business Auto Coverage Form next to the name of the coverage.

| COVERAGES | COVERED AUTOS** | LIMIT THE MOST WE WILL PAY FOR ANY ONE ACCIDENT OR LOSS | PREMIUM |
|---|------------------------|--|----------------|
| LIABILITY | | \$ | \$ |
| PERSONAL INJURY PROTECTION (or equivalent No-fault Coverage) | | SEPARATELY STATED IN EACH P.I.P. ENDORSEMENT MINUS \$ DED. | \$ |
| ADDED PERSONAL INJURY PROTECTION (or equivalent added No-fault Coverage) | | SEPARATELY STATED IN EACH ADDED P.I.P. ENDORSEMENT. | \$ |
| PROPERTY PROTECTION INSURANCE (Michigan only) | | SEPARATELY STATED IN THE P.P.I. ENDORSEMENT MINUS \$ DED. FOR EACH ACCIDENT. | \$ |
| AUTO MEDICAL PAYMENTS | | \$ | \$ |
| MEDICAL EXPENSE AND INCOME LOSS BENEFITS (Virginia only) | | SEPARATELY STATED IN EACH MEDICAL EXPENSE AND INCOME LOSS BENEFITS ENDORSEMENT. | \$ |
| UNINSURED MOTORISTS | | \$ | \$ |
| UNDERINSURED MOTORISTS (When not included in Uninsured Motorists Coverage) | | \$ | \$ |
| PHYSICAL DAMAGE COMPREHENSIVE COVERAGE | | ACTUAL CASH VALUE, COST OF REPAIR OR STATED VALUE WHICHEVER IS LESS, MINUS THE DEDUCTIBLE FOR EACH COVERED AUTO. See ITEM FOUR For Hired Or Borrowed "Autos". See ITEM SEVEN for "trailers" you do not own while attached to a covered "auto". | \$ |
| PHYSICAL DAMAGE SPECIFIED CAUSES OF LOSS COVERAGE | | ACTUAL CASH VALUE, COST OF REPAIR OR STATED VALUE WHICHEVER IS LESS, MINUS THE DEDUCTIBLE FOR EACH COVERED AUTO. See ITEM FOUR For Hired Or Borrowed "Autos". See ITEM SEVEN for "trailers" you do not own while attached to a covered "auto". | \$ |
| PHYSICAL DAMAGE COLLISION COVERAGE | | ACTUAL CASH VALUE, COST OF REPAIR OR STATED VALUE WHICHEVER IS LESS, MINUS THE DEDUCTIBLE FOR EACH COVERED AUTO. See ITEM FOUR For Hired Or Borrowed "Autos". See ITEM SEVEN for "trailers" you do not own while attached to a covered "auto". | \$ |
| TRAILER INTERCHANGE FOR <input type="checkbox"/> COMPREHENSIVE or <input type="checkbox"/> SPECIFIED CAUSES OF LOSS and <input type="checkbox"/> COLLISION | | ACTUAL CASH VALUE, COST OF REPAIR OR \$ _____ WHICHEVER IS LESS, MINUS \$1,000 DED. FOR EACH COVERED "TRAILER". | \$ |
| ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE | | \$ | \$ |
| COMMERCIAL AUTO GLASS COVERAGE | | \$ | \$ |
| PREMIUM FOR ENDORSEMENTS | | | \$ |
| *ESTIMATED TOTAL PREMIUM | | | \$ |

*This policy may be subject to final audit. ** Entry of one or more of the symbols from the Covered Autos Section of the Business Auto Coverage Form shows which autos are covered autos

ITEM THREE

POLICY NUMBER: _____

SCHEDULE OF COVERED AUTOS

| Covered Auto No. | Class Code | DESCRIPTION | | | TERRITORY | | |
|--|---------------------|--|---|----------------------|--|--|---------|
| | | Year, Model, Trade Name, Body Type Serial Number (S) Vehicle Identification Number (VIN) | | | Town & State Where The Covered Auto Will Be Principally Garaged | | |
| | | | | | | | |
| CLASSIFICATION | | | | | | | |
| Covered Auto No. | Radius Of Operation | Business Class | Vehicle Type | Description of Cargo | EXCEPT For Towing, All Physical Damage Loss Is Payable To You And The Loss Payee Named Below As Interests May Appear At The Time Of The Loss. | | |
| | | | | | | | |
| COVERAGES – PREMIUMS, LIMITS AND DEDUCTIBLES (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding ITEM TWO column applies instead.) | | | | | | | |
| Covered Auto No. | LIABILITY | | PERSONAL INJURY PROTECTION | | ADDED P.I.P. | PROPERTY PROTECTION (Michigan Only) | |
| | Limit | Premium | Limit Stated In Each P.I.P. End. Minus Deductible Shown Below | Premium | Limit Stated In Each Added P.I.P. End. Premium | Limit Stated In P.P.I. End. Minus Deductible Shown Below | Premium |
| | | | | | | | |
| Total Premium | | \$ | | \$ | \$ | | \$ |

POLICY NUMBER: _____

ITEM THREE

SCHEDULE OF COVERED AUTOS (Cont'd)

| Covered Auto No. | COVERAGES – PREMIUMS, LIMITS AND DEDUCTIBLES (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding ITEM TWO column applies instead.) | | | |
|----------------------|--|---------|--|---------|
| | AUTO MEDICAL PAYMENTS | | MEDICAL EXPENSE AND INCOME LOSS BENEFITS (Virginia Only) | |
| | Limit | Premium | Limit Stated In Each Medical Expense And Income Loss Endorsement For Each Person | Premium |
| | | | | |
| Total Premium | | \$ | | \$ |

| Covered Auto No. | COVERAGES – PREMIUMS, LIMITS AND DEDUCTIBLES (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding ITEM TWO column applies instead.) | | | | | | |
|----------------------|--|---|---------|------------|---------|--|--------------------------------|
| | <input type="checkbox"/> OCN <input type="checkbox"/> Stated Value | <input type="checkbox"/> COMPREHENSIVE <input type="checkbox"/> SPECIFIED CAUSES OF LOSS | | COLLISION | | ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE | COMMERCIAL AUTO GLASS COVERAGE |
| | | Deductible | Premium | Deductible | Premium | Premium | Premium |
| | | | | | | | |
| Total Premium | | \$ | | \$ | \$ | \$ | |

Note
 The amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of "loss" for the described property. Please refer to the Limit Of Insurance and Deductible Provision stated in the Business Auto Coverage Form.

POLICY NUMBER: _____

ITEM FOUR

SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS

| Covered Autos Liability Coverage – Cost Of Hire Rating Basis For Auto Used In Your Motor Carrier Operations (Other Than Mobile Or Farm Equipment) | | | |
|--|--------------------------------------|------------------------------------|----------------|
| COVERED AUTOS LIABILITY COVERAGE | ESTIMATED ANNUAL COST OF HIRE | RATE PER \$100 COST OF HIRE | PREMIUM |
| PRIMARY COVERAGE | \$ | \$ | \$ |
| EXCESS COVERAGE | \$ | \$ | \$ |
| TOTAL HIRED AUTO PREMIUM: | | | \$ |

For "autos" used in your motor carrier operations, cost of hire means:

1. The total dollar amount of costs you incurred for the hire of automobiles (includes "trailers" and semitrailers) and, if not included therein,
2. The total remunerations of all operators and drivers' helpers, of hired automobiles, whether hired with a driver by lessor or an "employee" of the lessee, or any other third party, and
3. The total dollar amount of any other costs (e.g., repair, maintenance, fuel, etc.) directly associated with operating the hired automobiles, whether such costs are absorbed by the "insured", paid to the lessor or owner, or paid to others.

| Covered Autos Liability Coverage – Cost Of Hire Rating Basis For Auto NOT Used In Your Motor Carrier Operations (Other Than Mobile Or Farm Equipment) | | | |
|--|--------------------------------------|------------------------------------|----------------|
| COVERED AUTOS LIABILITY COVERAGE | ESTIMATED ANNUAL COST OF HIRE | RATE PER \$100 COST OF HIRE | PREMIUM |
| PRIMARY COVERAGE | \$ | \$ | \$ |
| EXCESS COVERAGE | \$ | \$ | \$ |
| TOTAL HIRED AUTO PREMIUM: | | | \$ |

For "autos" **NOT** used in your motor carrier operations, cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or "employees" or their family members). Cost of hire does not include charges for services performed by motor carriers of property or passengers.

| Physical Damage Coverages – Cost Of Hire Rating Basis For All Autos (Other Than Mobile Or Farm Equipment) | | | | |
|--|--|--|------------------------------------|----------------|
| COVERAGE | LIMIT OF INSURANCE | ESTIMATED ANNUAL COST OF HIRE (EXCLUDING AUTOS HIRED WITH A DRIVER) | RATE PER \$100 COST OF HIRE | PREMIUM |
| COMPREHENSIVE | ACTUAL CASH VALUE, COST OF REPAIR, OR | \$ | \$ | \$ |
| SPECIFIED CAUSES OF LOSS | \$ _____ WHICHEVER IS LESS, MINUS \$ _____ FOR EACH COVERED AUTO. | \$ | \$ | \$ |
| COLLISION | | \$ | \$ | \$ |
| TOTAL HIRED AUTO PREMIUM: | | | | \$ |

For Physical Damage Coverages, cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or "employees" or their family members). Cost of hire does not include charges for any "auto" that is leased, hired, rented or borrowed with a driver.

POLICY NUMBER: _____

ITEM FIVE

SCHEDULE FOR NON-OWNERSHIP LIABILITY

| RATING BASIS | NUMBER | PREMIUM |
|----------------------|--------|-----------|
| Number Of Employees | | \$ |
| Number Of Partners | | \$ |
| TOTAL PREMIUM | | \$ |

ITEM SIX

TRAILER INTERCHANGE COVERAGE

| COVERAGES | LIMIT OF INSURANCE THE MOST WE WILL PAY DEDUCTIBLE | ESTIMATED EXPOSED VALUE* | RATE - % OF EXPOSED VALUE | PREMIUM |
|-----------------------------|---|-----------------------------|---------------------------------|-----------|
| COMPREHENSIVE | ACTUAL CASH VALUE, COST OF REPAIR OR \$ _____ WHICHEVER IS LESS, MINUS \$1,000 DED. FOR EACH COVERED "TRAILER". | \$ | | \$ |
| SPECIFIED CAUSES OF LOSS | | \$ | | \$ |
| COLLISION | | \$ | | \$ |
| TOTAL PREMIUM | | | | \$ |

*Estimated exposed value is the stated limit times the number of tractors insured for liability coverage on the policy.

ITEM SEVEN

TRAILERS YOU DO NOT OWN WHILE ATTACHED TO A COVERED AUTO

| COVERAGES | LIMIT OF INSURANCE THE MOST WE WILL PAY DEDUCTIBLE | ESTIMATED EXPOSED VALUE* | RATE - % OF EXPOSED VALUE | PREMIUM |
|-----------------------------|---|-----------------------------|---------------------------------|-----------|
| COMPREHENSIVE | ACTUAL CASH VALUE, COST OF REPAIR OR \$ _____ WHICHEVER IS LESS, MINUS \$1,000 DEDUCTIBLE FOR EACH COVERED "TRAILER". | \$ | | \$ |
| SPECIFIED CAUSES OF LOSS | | \$ | | \$ |
| COLLISION | | \$ | | \$ |
| TOTAL PREMIUM | | | | \$ |

*Estimated exposed value is the stated limit times the number of tractors insured for liability coverage on the policy.

SERFF Tracking #:

CNLC-131780217

State Tracking #:

19-333

Company Tracking #:

CNLC-131780217

State: California

Filing Company: CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 8.000%

Effective Date of Last Rate Revision: 11/01/2018

Filing Method of Last Filing: Prior Approval

SERFF Tracking Number of Last Filing: CNLC-131486036

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|-------------------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| CANAL INSURANCE COMPANY | 21.900% | 10.200% | \$2,068,535 | 155 | \$20,508,565 | 19.600% | 4.800% |

State: California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

Rate/Rule Schedule

| Item No. | Schedule Item Status | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Attachments |
|----------|----------------------|---------------------------|--|-------------|------------------------------|---|
| 1 | | CA Commercial Auto Manual | TOC-1, APD-16-17; LPF-1, 17, 23; PPF-1, 27, 29; OEM-1; CAG-1, ER-2, 6, 19 | Replacement | CNLC-131486036 | CA_CA_2019-05 Complete Manual.pdf CA_CA_2019-05 Red Line Manual.pdf |
| 2 | | CA Commercial Auto Manual | TOC-1, APD-16-17; PRA-1; LPF-1, 17, 23; PPF-1, 27, 29; OEM-1; CAG-1, AI-1; WOS-1; PNC-1; ER-2, 6, 19 | Replacement | CNLC-131486036 | CA_CA_2019-05 Amended Manual.pdf CA_CA_2019-05 Amended Red Line Manual.pdf |
| 3 | | CA Commercial Auto Manual | TOC-1, APD-16-17; PRA-1; LPF-1, 17, 23; PPF-1, 27, 29; OEM-1; CAG-1; ER-2, 6, 19 | Replacement | CNLC-131486036 | CA_CA_2019-12 Amended Red Line Manual.pdf CA_CA_2019-12 Amended Manual.pdf |

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| H. Auto Loan / Lease Gap | ALG-1 | 2/1/2016-NB; 4/1/2016 REN |
| J. Enhanced Physical Damage | EPD-1 | 2/1/2016-NB; 4/1/2016 REN |
| K. Hired Physical Damage | HPD-1 | 2/1/2016-NB; 4/1/2016 REN |
| <u>L. OEM Parts Coverage</u> | <u>OEM-1</u> | <u>12/1/2019-NB; 2/1/2020-REN</u> |
| <u>M. Commercial Auto Glass</u> | <u>CAG-1</u> | <u>12/1/2019-NB; 2/1/2020-REN</u> |
| VIII. Territories | TER-1 - 30 | 12/1/2014-NB; 2/1/2015 REN |
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| X 1 . Fleet and Non-Fleet Schedule Rating | SRP-1 - 2 | 4012/1/20189 -NB; 422/1/201208 REN |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.15 Original Equipment Manufacturer Parts Coverage

With respect to a covered “auto” we will pay to replace any damaged crash parts or mechanical non-body related parts which cannot be repaired, with a part manufactured or licensed by the original equipment manufacturer, without a deduction.

See rate section for rates.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.16 Commercial Auto Glass Coverage

We will pay Comprehensive Coverage for the cost of repairing or replacing damaged safety glass on your covered “autos” without applying a deductible.

See rate section for rates.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

VI. Physical Damage Rating Algorithm

Per Unit

Physical Damage – collision, comprehensive and specified causes of loss

$$([\text{StatedValue}] * [\text{BaseRate}] * [\text{RadiusFactor}] * [\text{VehicleTypeFactor}] * [\text{RatingClassFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{TerritoryFactor}] * [\text{MarketTierFactor}] * [\text{Risk Tier Factor}] * [\text{AverageDriverFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{NrPowerUnitsFactor}] * [\text{ZoneFactor}] * [\text{CommodityFactor}]) + [\text{VehicleUnitCharge}]$$

The product of Market Tier Factor and Risk Tier Factor will be limited between 0.58 and 1.80.

Non-Owned Trailer – collision, comprehensive, and specified causes of loss

$$[\text{BasePremium}] * [\text{VehicleTypeFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{Number of Non-Owned Trailers}]$$

Trailer Interchange – collision, comprehensive, and specified causes of loss

$$[\text{BasePremium}] * [\text{VehicleTypeFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{Number of Trailers Subject to a Trailer Interchange Agreement}]$$

~~Schedule rating does not apply to Non-Owned Trailers and Trailer Interchange coverages.~~

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

VII - Rate Pages

A- Liability Base Premiums

Truck, Tractor, Mobile Equipment, Non-Trucking, Trailers

Base Premium

| | |
|--------------|------------------------------|
| Local Radius | 0-300 miles |
| BI Liability | 3, 075 <u>152</u> |
| PD Liability | 1, 025 <u>051</u> |

| | |
|------------------|------------------------------|
| Unlimited Radius | over 300 miles |
| BI Liability | 3, 470 <u>678</u> |
| PD Liability | 1, 156 <u>225</u> |

Public Auto

Base Premium

| | |
|--------------|-------------|
| Local Radius | 0-300 miles |
| BI Liability | 1,440 |
| PD Liability | 479 |

| | |
|------------------|----------------|
| Unlimited Radius | over 300 miles |
| BI Liability | 1,799 |
| PD Liability | 600 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Rating Class Factor – Truck, Tractors, & Trailers

| Rating Class | All Power Units except Mobile Equipment | | Mobile Equipment | | Trailers | |
|--------------------------------------|---|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Local | Unlimited | Local | Unlimited | Local | Unlimited |
| Auto or Boat Hauling | 1.200 | 1.200 | 1.200 | 1.200 | 1.200 | 1.200 |
| Container/Intermodal Hauling | 1.120 | 1.120 | 1.120 | 1.120 | 1.120 | 1.120 |
| Dry Bulk, Hopper or Farm Products | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 |
| Dry Van or Box - Double Trailer | 1.136 | 1.136 | 1.136 | 1.136 | 1.136 | 1.136 |
| Dry Van or Box - Single Trailer | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Dumping | 1.40550 | 1.40550 | 1.40550 | 1.40550 | 1.40550 | 1.40550 |
| Dumping - Coal | 1.40550 | 1.40550 | 1.40550 | 1.40550 | 1.40550 | 1.40550 |
| Flatbed | 1.0600 | 1.0600 | 1.0600 | 1.0600 | 1.0600 | 1.0600 |
| Livestock | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Log or Pulp Hauling | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Mobile Home Hauling | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Refrigerated Goods | 1.180 | 1.180 | 1.180 | 1.180 | 1.180 | 1.180 |
| Special Type Operations | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Tanker - Fuel | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 |
| Tanker - Liquids or Compressed Gases | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 |
| Towing and Recovery | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 |
| Waste or Garbage | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Courier-Specialized Delivery | 1.320 | 1.320 | 1.320 | 1.320 | 1.320 | 1.320 |
| Service use truck | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 |
| Other Commercial Use - truck | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Driveaway | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| PPT - corp owned | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 |
| Non-Trucking | 0.100 | 0.100 | 1.000 | 1.000 | 0.020 | 0.020 |
| Contractors | 0.600 | 0.600 | 0.600 | 0.600 | 0.600 | 0.600 |

A – Driver to Vehicle Ratio

For risks with 10 or fewer power units, divide the number of drivers on the policy by the number of power units. This value is the policy's Driver to Vehicle Ratio. Select the appropriate factor based on this value from the table below.

| Driver to Vehicle Ratio Assignment | Factor |
|---|---------------------|
| <= 1.0 | 1.00 |
| > 1.0 & <= 1.5 | 1. 0 500 |
| > 1.5 | 1. 4 500 |

This factor does not apply to non-trucking and public auto rating class risks.

B – Physical Damage Base Premiums

Trucks, Tractors, Trailers, Mobile Equipment, & Non-Trucking Base Premiums

| | |
|------------------------|------------------------------|
| Collision | 1, 763 <u>939</u> |
| Comprehensive | 485 <u>534</u> |
| Special Causes of Loss | 441 <u>485</u> |

Public Auto Base Premiums

| | |
|------------------------|-----|
| Collision | 561 |
| Comprehensive | 223 |
| Special Causes of Loss | 212 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Territory Factor

| Territory | Radius | Collision | Comprehensive | Specified Causes of Loss |
|-----------|--------|---------------------------------|-------------------------------|-------------------------------|
| 101 | Local | 1.2524 | 1.0141 | 1.0141 |
| 102 | Local | 0.8952 | 1.0000 | 1.0000 |
| 103 | Local | 1.0286 | 1.0000 | 1.0000 |
| 104 | Local | 1.0571 | 1.0000 | 1.0000 |
| 105 | Local | 1.0000 | 1.0000 | 1.0000 |
| 106 | Local | 0.9143 | 1.0141 | 1.0141 |
| 107 | Local | 1.2381 | 1.0423 | 1.0423 |
| 108 | Local | 0.9810 | 1.2535 | 1.2535 |
| 109 | Local | 0.9857 | 1.0000 | 1.0000 |
| 110 | Local | 1.3143 | 1.3521 | 1.3521 |
| 111 | Local | 1.0300 | 1.3010 | 1.3010 |
| 112 | Local | 0.8143 | 1.0704 | 1.0704 |
| 113 | Local | 0.9143 | 1.0000 | 1.0000 |
| 114 | Local | 0.8429 | 1.1972 | 1.1972 |
| 115 | Local | 0.9810 | 1.0704 | 1.0704 |
| 116 | Local | 1.0667 | 1.2394 | 1.2394 |
| 117 | Local | 0.9143 | 1.0423 | 1.0423 |
| 120 | Local | 1.0381 | 1.1690 | 1.1690 |
| 121 | Local | 1.2429 | 1.0141 | 1.0141 |
| 122 | Local | 1.1095 | 1.3521 | 1.3521 |
| 123 | Local | 1.0952 | 0.9437 | 0.9437 |
| 124 | Local | 1.2857 | 1.3521 | 1.3521 |
| 125 | Local | 1.0857 | 0.8873 | 0.8873 |
| 126 | Local | 1.2524 | 0.8169 | 0.8169 |
| 127 | Local | 1.1095 | 0.8592 | 0.8592 |
| 128 | Local | 0.9095 | 0.9014 | 0.9014 |
| 129 | Local | 1.1238 | 0.9155 | 0.9155 |
| 130 | Local | 1.0857 | 0.7465 | 0.7465 |
| 131 | Local | 0.9095 <u>9900</u> | 1.3662 | 1.3662 |
| 132 | Local | 0.9429 <u>1.0100</u> | 1.0563 <u>1000</u> | 1.0563 <u>1000</u> |
| 133 | Local | 1.1143 <u>1600</u> | 1.0563 | 1.0563 |
| 134 | Local | 1.2286 <u>2600</u> | 1.4507 | 1.4507 |
| 135 | Local | 1.1000 | 1.0704 | 1.0704 |
| 136 | Local | 1.1143 | 0.9437 | 0.9437 |
| 137 | Local | 1.2714 <u>3200</u> | 1.0423 | 1.0423 |
| 138 | Local | 1.0571 <u>1700</u> | 1.2113 <u>2500</u> | 1.2113 <u>2500</u> |
| 139 | Local | 1.0429 | 0.8169 | 0.8169 |
| 140 | Local | 1.1714 | 0.8169 | 0.8169 |
| 141 | Local | 0.7381 | 1.0141 | 1.0141 |
| 142 | Local | 0.9857 | 0.9014 | 0.9014 |
| 151 | Local | 1.2810 | 0.9014 | 0.9014 |
| 153 | Local | 0.9524 | 0.7042 | 0.7042 |
| 155 | Local | 0.8714 | 0.8592 | 0.8592 |

L-Original Equipment Manufacturer Parts

Multiply the Physical Damage coverage below by the following factors and add this premium to the other coverages. Factor only applies to Power Units and Public Autos.

| <u>Coverage Type</u> | <u>Factor</u> |
|---------------------------------|----------------------|
| <u>Collision</u> | <u>0.05</u> |
| <u>Comprehensive</u> | <u>0.05</u> |
| <u>Specified Causes of Loss</u> | <u>0.05</u> |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

M-Commercial Auto Glass Coverage

Multiply the Physical Damage Comprehensive coverage by the below factors and add this premium to the other coverages. Factor only applies to Power Units and Public Autos.

Factor: 1.20

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Non-Fleet

Size of Risk Eligibility

Any risk that has 4 or fewer automobile exposures shall be eligible for the application of the experience rating modification provisions of this plan.

Auto Liability Experience Rating Steps

Calculate formula below:

$$\text{Experience Mod} = \left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Formula Definitions

Historical Frequency = Weighted Prior Claim Count / Weighted Prior Power Unit Count

Weighted Prior Claim Count = 1.3 x (current partial year Claim Count) + 1.3 x (1st prior year Claim Count) + 1 x (2nd prior year Claim Count) + 0.7 x (3rd prior year Claim Count)

Weighted Prior Power Unit Count = 1.3 x (current partial year Power Unit Count) + 1.3 x (1st prior year Power Unit Count) + 1 x (2nd prior year Power Unit Count) + 0.7 x (3rd prior year Power Unit Count)

Current partial year claim count is the count of claims from the current incomplete policy period.

Prior year claim count is the count of claims from the completed policy terms from prior years. Up to 3 completed policy terms will be used.

Example 1: A policy with an effective date of 1/1/2016, for which a quote is released to the customer on 10/1/2015 will count the claims from the following time period:

Current partial year claim count: 1/1/2015 to 9/30/2015
1st prior year claim count: 1/1/2014 to 12/31/2014
2nd prior year claim count: 1/1/2013 to 12/31/2013
3rd prior year claim count: 1/1/2012 to 12/31/2012

Expected Radius Frequency = 0.~~16~~10 for Local and Mix and 0.~~23~~17 for Unlimited.

Cap the result of the above calculation so that the Experience Mod factor will not be less than the minimum value in the table below:

| # Power Units | Minimum Mod |
|---------------|-------------|
| 1 | -0.05 |
| 2 | -0.05 |
| 3 | -0.08 |
| 4 | -0.10 |

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

DETERMINE THE FREQUENCY MODIFICATION

Calculate the Frequency Mod with the following formula:

$$\left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Refer to page ER-2 for formula definitions.

Cap the above calculation so that the Frequency Mod will not be less than ~~-0.50~~ the following table:

| <u># Power Units</u> | <u>Minimum Mod</u> | <u># Power Units</u> | <u>Minimum Mod</u> | <u># Power Units</u> | <u>Minimum Mod</u> |
|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|
| <u>5-10</u> | <u>-0.10</u> | <u>30-34</u> | <u>-0.30</u> | <u>50+</u> | <u>-0.50</u> |
| <u>11-19</u> | <u>-0.15</u> | <u>35-39</u> | <u>-0.35</u> | | |
| <u>20-24</u> | <u>-0.20</u> | <u>40-44</u> | <u>-0.40</u> | | |
| <u>25-29</u> | <u>-0.25</u> | <u>45-49</u> | <u>-0.45</u> | | |

Determine the Frequency Credibility factor from the tables beginning on page ER-20, based on the number of units.

DETERMINE THE LOSS RATIO MODIFICATION

1. Determine the Actual Experience Ratio (AER) by dividing the **basic limits losses subject to experience modification** by the **subject loss cost**.
2. Determine the Expected Experience Ratio (EER) from the tables beginning on page ER-10, based on the **subject loss cost**.
3. Determine the Loss Credibility factor from the tables beginning on page ER-10, based on the **subject loss cost**.
4. Calculate the Loss Ratio Modification as follows:

$$\frac{\text{AER} - \text{EER}}{\text{EER}} \times \text{LOSSCREDIBILITY} = \text{LOSS RATIO MODIFICATION}$$

CALCULATING THE FINAL EXPERIENCE MODIFICATION

$$\frac{(\text{LOSS RATIO MODIFICATION} \times \text{LOSS CREDIBILITY}) + (1 - \text{LOSS CREDIBILITY}) \times \text{FREQUENCY MODIFICATION}}{\text{FINAL EXPERIENCE MODIFICATION}}$$

If the experience modification is negative, it is a credit; if positive, it is a debit. Round the final answer to two decimal points.

Special Provisions for Deductible Coverage

Adjustment of experience

Full coverage experience for operations which are to be written on a deductible basis shall be adjusted to the deductible basis and, vice versa, any deductible experience for operations which are to be written on a full coverage basis shall be built up to a full coverage basis before using in the rating calculation.

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

FREQUENCY CREDIBILITY TABLE

| Number of Power Units | Credibility | Number of Power Units | Credibility |
|-----------------------|--------------------|-----------------------|-------------|
| 1 | 0.20 11 | 51 | 0.75 |
| 2 | 0.24 15 | 52 | 0.73 |
| 3 | 0.22 18 | 53 | 0.77 |
| 4 | 0.23 21 | 54 | 0.77 |
| 5 | 0.24 | 55 | 0.78 |
| 6 | 0.26 | 56 | 0.79 |
| 7 | 0.28 | 57 | 0.80 |
| 8 | 0.30 | 58 | 0.80 |
| 9 | 0.32 | 59 | 0.81 |
| 10 | 0.33 | 60 | 0.82 |
| 11 | 0.35 | 61 | 0.82 |
| 12 | 0.37 | 62 | 0.83 |
| 13 | 0.38 | 63 | 0.84 |
| 14 | 0.39 | 64 | 0.84 |
| 15 | 0.41 | 65 | 0.85 |
| 16 | 0.42 | 66 | 0.86 |
| 17 | 0.43 | 67 | 0.86 |
| 18 | 0.45 | 68 | 0.87 |
| 19 | 0.46 | 69 | 0.88 |
| 20 | 0.47 | 70 | 0.88 |
| 21 | 0.48 | 71 | 0.89 |
| 22 | 0.49 | 72 | 0.89 |
| 23 | 0.51 | 73 | 0.90 |
| 24 | 0.52 | 74 | 0.91 |
| 25 | 0.53 | 75 | 0.91 |
| 26 | 0.54 | 76 | 0.92 |
| 27 | 0.55 | 77 | 0.92 |
| 28 | 0.56 | 78 | 0.93 |
| 29 | 0.57 | 79 | 0.94 |
| 30 | 0.58 | 80 | 0.94 |
| 31 | 0.59 | 81 | 0.95 |
| 32 | 0.60 | 82 | 0.95 |
| 33 | 0.61 | 83 | 0.96 |
| 34 | 0.61 | 84 | 0.97 |
| 35 | 0.62 | 85 | 0.97 |
| 36 | 0.63 | 86 | 0.98 |
| 37 | 0.64 | 87 | 0.98 |
| 38 | 0.65 | 88 | 0.99 |
| 39 | 0.66 | 89 | 0.99 |
| 40 | 0.67 | 90+ | 1.00 |
| 41 | 0.67 | | |
| 42 | 0.68 | | |
| 43 | 0.69 | | |
| 44 | 0.70 | | |
| 45 | 0.71 | | |
| 46 | 0.71 | | |
| 47 | 0.72 | | |
| 48 | 0.73 | | |
| 49 | 0.74 | | |
| 50 | 0.75 | | |

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| D. Medical Payments | MP-1 - 3 | 12/1/2014-NB; 2/1/2015 REN |
| E. Hired Auto Liability | HA-1-2 | 12/1/2014-NB; 2/1/2015 REN |
| F. Waiver of Collision Deductible | WD-1 | 11/1/2017-NB; 1/1/2018 REN |
| G. Non-owned Auto liability | NO-1 | 12/1/2014-NB; 2/1/2015 REN |
| H. Auto Loan / Lease Gap | ALG-1 | 2/1/2016-NB; 4/1/2016 REN |
| J. Enhanced Physical Damage | EPD-1 | 2/1/2016-NB; 4/1/2016 REN |
| K. Hired Physical Damage | HPD-1 | 2/1/2016-NB; 4/1/2016 REN |
| L. OEM Parts Coverage | OEM-1 | 12/1/2019-NB; 2/1/2020-REN |
| M. Commercial Auto Glass | CAG-1 | 12/1/2019-NB; 2/1/2020-REN |
| VIII. Territories | TER-1 - 30 | 12/1/2014-NB; 2/1/2015 REN |
| IX. Experience Rating | ER-1 - 22 | 12/1/2019-NB; 2/1/2020 REN |
| X. Fleet and Non-Fleet Schedule Rating | SRP-1 - 2 | 12/1/2019-NB; 2/1/20120 REN |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.15 Original Equipment Manufacturer Parts Coverage

With respect to a covered “auto” we will pay to replace any damaged crash parts or mechanical non-body related parts which cannot be repaired, with a part manufactured or licensed by the original equipment manufacturer, without a deduction.

See rate section for rates.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.16 Commercial Auto Glass Coverage

We will pay Comprehensive Coverage for the cost of repairing or replacing damaged safety glass on your covered “autos” without applying a deductible.

See rate section for rates.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

VI. Physical Damage Rating Algorithm

Per Unit

Physical Damage – collision, comprehensive and specified causes of loss

$$([\text{StatedValue}] * [\text{BaseRate}] * [\text{RadiusFactor}] * [\text{VehicleTypeFactor}] * [\text{RatingClassFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{TerritoryFactor}] * [\text{MarketTierFactor}] * [\text{Risk Tier Factor}] * [\text{AverageDriverFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{NrPowerUnitsFactor}] * [\text{ZoneFactor}] * [\text{CommodityFactor}]) + [\text{VehicleUnitCharge}]$$

The product of Market Tier Factor and Risk Tier Factor will be limited between 0.58 and 1.80.

Non-Owned Trailer – collision, comprehensive, and specified causes of loss

$$[\text{BasePremium}] * [\text{VehicleTypeFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{Number of Non-Owned Trailers}]$$

Trailer Interchange – collision, comprehensive, and specified causes of loss

$$[\text{BasePremium}] * [\text{VehicleTypeFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{Number of Trailers Subject to a Trailer Interchange Agreement}]$$

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

VII - Rate Pages

A- Liability Base Premiums

Truck, Tractor, Mobile Equipment, Non-Trucking, Trailers

Base Premium

| | |
|--------------|-------------|
| Local Radius | 0-300 miles |
| BI Liability | 3,152 |
| PD Liability | 1,051 |

| | |
|------------------|----------------|
| Unlimited Radius | over 300 miles |
| BI Liability | 3,678 |
| PD Liability | 1,225 |

Public Auto

Base Premium

| | |
|--------------|-------------|
| Local Radius | 0-300 miles |
| BI Liability | 1,440 |
| PD Liability | 479 |

| | |
|------------------|----------------|
| Unlimited Radius | over 300 miles |
| BI Liability | 1,799 |
| PD Liability | 600 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Rating Class Factor – Truck, Tractors, & Trailers

| Rating Class | All Power Units except Mobile Equipment | | Mobile Equipment | | Trailers | |
|--------------------------------------|---|-----------|------------------|-----------|----------|-----------|
| | Local | Unlimited | Local | Unlimited | Local | Unlimited |
| Auto or Boat Hauling | 1.200 | 1.200 | 1.200 | 1.200 | 1.200 | 1.200 |
| Container/Intermodal Hauling | 1.120 | 1.120 | 1.120 | 1.120 | 1.120 | 1.120 |
| Dry Bulk, Hopper or Farm Products | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 |
| Dry Van or Box - Double Trailer | 1.136 | 1.136 | 1.136 | 1.136 | 1.136 | 1.136 |
| Dry Van or Box - Single Trailer | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Dumping | 1.400 | 1.400 | 1.400 | 1.400 | 1.400 | 1.400 |
| Dumping - Coal | 1.400 | 1.400 | 1.400 | 1.400 | 1.400 | 1.400 |
| Flatbed | 1.060 | 1.060 | 1.060 | 1.060 | 1.060 | 1.060 |
| Livestock | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Log or Pulp Hauling | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Mobile Home Hauling | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Refrigerated Goods | 1.180 | 1.180 | 1.180 | 1.180 | 1.180 | 1.180 |
| Special Type Operations | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Tanker - Fuel | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 |
| Tanker - Liquids or Compressed Gases | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 |
| Towing and Recovery | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 |
| Waste or Garbage | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Courier-Specialized Delivery | 1.320 | 1.320 | 1.320 | 1.320 | 1.320 | 1.320 |
| Service use truck | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 |
| Other Commercial Use - truck | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Driveaway | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| PPT - corp owned | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 |
| Non-Trucking | 0.100 | 0.100 | 1.000 | 1.000 | 0.020 | 0.020 |
| Contractors | 0.600 | 0.600 | 0.600 | 0.600 | 0.600 | 0.600 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

A – Driver to Vehicle Ratio

For risks with 10 or fewer power units, divide the number of drivers on the policy by the number of power units. This value is the policy's Driver to Vehicle Ratio. Select the appropriate factor based on this value from the table below.

| Driver to Vehicle Ratio Assignment | Factor |
|---|---------------|
| <= 1.0 | 1.00 |
| > 1.0 & <= 1.5 | 1.00 |
| > 1.5 | 1.00 |

This factor does not apply to non-trucking and public auto rating class risks.

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B – Physical Damage Base Premiums

**Trucks, Tractors, Trailers, Mobile Equipment, & Non-Trucking
Base Premiums**

| | |
|------------------------|-------|
| Collision | 1,939 |
| Comprehensive | 534 |
| Special Causes of Loss | 485 |

**Public Auto
Base Premiums**

| | |
|------------------------|-----|
| Collision | 561 |
| Comprehensive | 223 |
| Special Causes of Loss | 212 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Territory Factor

| Territory | Radius | Collision | Comprehensive | Specified Causes of Loss |
|------------------|---------------|------------------|----------------------|---------------------------------|
| 101 | Local | 1.2524 | 1.0141 | 1.0141 |
| 102 | Local | 0.8952 | 1.0000 | 1.0000 |
| 103 | Local | 1.0286 | 1.0000 | 1.0000 |
| 104 | Local | 1.0571 | 1.0000 | 1.0000 |
| 105 | Local | 1.0000 | 1.0000 | 1.0000 |
| 106 | Local | 0.9143 | 1.0141 | 1.0141 |
| 107 | Local | 1.2381 | 1.0423 | 1.0423 |
| 108 | Local | 0.9810 | 1.2535 | 1.2535 |
| 109 | Local | 0.9857 | 1.0000 | 1.0000 |
| 110 | Local | 1.3143 | 1.3521 | 1.3521 |
| 111 | Local | 1.0300 | 1.3010 | 1.3010 |
| 112 | Local | 0.8143 | 1.0704 | 1.0704 |
| 113 | Local | 0.9143 | 1.0000 | 1.0000 |
| 114 | Local | 0.8429 | 1.1972 | 1.1972 |
| 115 | Local | 0.9810 | 1.0704 | 1.0704 |
| 116 | Local | 1.0667 | 1.2394 | 1.2394 |
| 117 | Local | 0.9143 | 1.0423 | 1.0423 |
| 120 | Local | 1.0381 | 1.1690 | 1.1690 |
| 121 | Local | 1.2429 | 1.0141 | 1.0141 |
| 122 | Local | 1.1095 | 1.3521 | 1.3521 |
| 123 | Local | 1.0952 | 0.9437 | 0.9437 |
| 124 | Local | 1.2857 | 1.3521 | 1.3521 |
| 125 | Local | 1.0857 | 0.8873 | 0.8873 |
| 126 | Local | 1.2524 | 0.8169 | 0.8169 |
| 127 | Local | 1.1095 | 0.8592 | 0.8592 |
| 128 | Local | 0.9095 | 0.9014 | 0.9014 |
| 129 | Local | 1.1238 | 0.9155 | 0.9155 |
| 130 | Local | 1.0857 | 0.7465 | 0.7465 |
| 131 | Local | 0.9900 | 1.3662 | 1.3662 |
| 132 | Local | 1.0100 | 1.1000 | 1.1000 |
| 133 | Local | 1.1600 | 1.0563 | 1.0563 |
| 134 | Local | 1.2600 | 1.4507 | 1.4507 |
| 135 | Local | 1.1000 | 1.0704 | 1.0704 |
| 136 | Local | 1.1143 | 0.9437 | 0.9437 |
| 137 | Local | 1.3200 | 1.0423 | 1.0423 |
| 138 | Local | 1.1700 | 1.2500 | 1.2500 |
| 139 | Local | 1.0429 | 0.8169 | 0.8169 |
| 140 | Local | 1.1714 | 0.8169 | 0.8169 |
| 141 | Local | 0.7381 | 1.0141 | 1.0141 |
| 142 | Local | 0.9857 | 0.9014 | 0.9014 |
| 151 | Local | 1.2810 | 0.9014 | 0.9014 |
| 153 | Local | 0.9524 | 0.7042 | 0.7042 |
| 155 | Local | 0.8714 | 0.8592 | 0.8592 |

L-Original Equipment Manufacturer Parts

Multiply the Physical Damage coverage below by the following factors and add this premium to the other coverages. Factor only applies to Power Units and Public Autos.

| Coverage Type | Factor |
|--------------------------|---------------|
| Collision | 0.05 |
| Comprehensive | 0.05 |
| Specified Causes of Loss | 0.05 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

M-Commercial Auto Glass Coverage

Multiply the Physical Damage Comprehensive coverage by the below factors and add this premium to the other coverages. Factor only applies to Power Units and Public Autos.

Factor: 1.20

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Non-Fleet

Size of Risk Eligibility

Any risk that has 4 or fewer automobile exposures shall be eligible for the application of the experience rating modification provisions of this plan.

Auto Liability Experience Rating Steps

Calculate formula below:

$$\text{Experience Mod} = \left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Formula Definitions

Historical Frequency = Weighted Prior Claim Count / Weighted Prior Power Unit Count

Weighted Prior Claim Count = 1.3 x (current partial year Claim Count) + 1.3 x (1st prior year Claim Count) + 1 x (2nd prior year Claim Count) + 0.7 x (3rd prior year Claim Count)

Weighted Prior Power Unit Count = 1.3 x (current partial year Power Unit Count) + 1.3 x (1st prior year Power Unit Count) + 1 x (2nd prior year Power Unit Count) + 0.7 x (3rd prior year Power Unit Count)

Current partial year claim count is the count of claims from the current incomplete policy period.

Prior year claim count is the count of claims from the completed policy terms from prior years. Up to 3 completed policy terms will be used.

Example 1: A policy with an effective date of 1/1/2016, for which a quote is released to the customer on 10/1/2015 will count the claims from the following time period:

Current partial year claim count: 1/1/2015 to 9/30/2015
1st prior year claim count: 1/1/2014 to 12/31/2014
2nd prior year claim count: 1/1/2013 to 12/31/2013
3rd prior year claim count: 1/1/2012 to 12/31/2012

Expected Radius Frequency = 0.10 for Local and Mix and 0.17 for Unlimited.

Cap the result of the above calculation so that the Experience Mod factor will not be less than the minimum value in the table below:

| # Power Units | Minimum Mod |
|---------------|-------------|
| 1 | -0.05 |
| 2 | -0.05 |
| 3 | -0.08 |
| 4 | -0.10 |

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

DETERMINE THE FREQUENCY MODIFICATION

Calculate the Frequency Mod with the following formula:

$$\left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Refer to page ER-2 for formula definitions.

Cap the above calculation so that the Frequency Mod will not be less than the following table:

| # Power Units | Minimum Mod | # Power Units | Minimum Mod | # Power Units | Minimum Mod |
|---------------|-------------|---------------|-------------|---------------|-------------|
| 5-10 | -0.10 | 30-34 | -0.30 | 50+ | -0.50 |
| 11-19 | -0.15 | 35-39 | -0.35 | | |
| 20-24 | -0.20 | 40-44 | -0.40 | | |
| 25-29 | -0.25 | 45-49 | -0.45 | | |

Determine the Frequency Credibility factor from the tables beginning on page ER-20, based on the number of units.

DETERMINE THE LOSS RATIO MODIFICATION

1. Determine the Actual Experience Ratio (AER) by dividing the **basic limits losses subject to experience modification** by the **subject loss cost**.
2. Determine the Expected Experience Ratio (EER) from the tables beginning on page ER-10, based on the **subject loss cost**.
3. Determine the Loss Credibility factor from the tables beginning on page ER-10, based on the **subject loss cost**.
4. Calculate the Loss Ratio Modification as follows:

$$\frac{\text{AER} - \text{EER}}{\text{EER}} \times \text{LOSSCREDIBILITY} = \text{LOSS RATIO MODIFICATION}$$

CALCULATING THE FINAL EXPERIENCE MODIFICATION

$$\frac{(\text{LOSS RATIO MODIFICATION} \times \text{LOSS CREDIBILITY}) + (1 - \text{LOSS CREDIBILITY}) \times \text{FREQUENCY MODIFICATION}}{\text{FINAL EXPERIENCE MODIFICATION}}$$

If the experience modification is negative, it is a credit; if positive, it is a debit. Round the final answer to two decimal points.

Special Provisions for Deductible Coverage

Adjustment of experience

Full coverage experience for operations which are to be written on a deductible basis shall be adjusted to the deductible basis and, vice versa, any deductible experience for operations which are to be written on a full coverage basis shall be built up to a full coverage basis before using in the rating calculation.

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

FREQUENCY CREDIBILITY TABLE

| Number of Power Units | Credibility | Number of Power Units | Credibility |
|-----------------------|-------------|-----------------------|-------------|
| 1 | 0.11 | 51 | 0.75 |
| 2 | 0.15 | 52 | 0.73 |
| 3 | 0.18 | 53 | 0.77 |
| 4 | 0.21 | 54 | 0.77 |
| 5 | 0.24 | 55 | 0.78 |
| 6 | 0.26 | 56 | 0.79 |
| 7 | 0.28 | 57 | 0.80 |
| 8 | 0.30 | 58 | 0.80 |
| 9 | 0.32 | 59 | 0.81 |
| 10 | 0.33 | 60 | 0.82 |
| 11 | 0.35 | 61 | 0.82 |
| 12 | 0.37 | 62 | 0.83 |
| 13 | 0.38 | 63 | 0.84 |
| 14 | 0.39 | 64 | 0.84 |
| 15 | 0.41 | 65 | 0.85 |
| 16 | 0.42 | 66 | 0.86 |
| 17 | 0.43 | 67 | 0.86 |
| 18 | 0.45 | 68 | 0.87 |
| 19 | 0.46 | 69 | 0.88 |
| 20 | 0.47 | 70 | 0.88 |
| 21 | 0.48 | 71 | 0.89 |
| 22 | 0.49 | 72 | 0.89 |
| 23 | 0.51 | 73 | 0.90 |
| 24 | 0.52 | 74 | 0.91 |
| 25 | 0.53 | 75 | 0.91 |
| 26 | 0.54 | 76 | 0.92 |
| 27 | 0.55 | 77 | 0.92 |
| 28 | 0.56 | 78 | 0.93 |
| 29 | 0.57 | 79 | 0.94 |
| 30 | 0.58 | 80 | 0.94 |
| 31 | 0.59 | 81 | 0.95 |
| 32 | 0.60 | 82 | 0.95 |
| 33 | 0.61 | 83 | 0.96 |
| 34 | 0.61 | 84 | 0.97 |
| 35 | 0.62 | 85 | 0.97 |
| 36 | 0.63 | 86 | 0.98 |
| 37 | 0.64 | 87 | 0.98 |
| 38 | 0.65 | 88 | 0.99 |
| 39 | 0.66 | 89 | 0.99 |
| 40 | 0.67 | 90+ | 1.00 |
| 41 | 0.67 | | |
| 42 | 0.68 | | |
| 43 | 0.69 | | |
| 44 | 0.70 | | |
| 45 | 0.71 | | |
| 46 | 0.71 | | |
| 47 | 0.72 | | |
| 48 | 0.73 | | |
| 49 | 0.74 | | |
| 50 | 0.75 | | |

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| F. Waiver of Collision Deductible | WD-1 | 11/1/2017-NB; 1/1/2018 REN |
| G. Non-owned Auto liability | NO-1 | 12/1/2014-NB; 2/1/2015 REN |
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| J. Enhanced Physical Damage | EPD-1 | 2/1/2016-NB; 4/1/2016 REN |
| K. Hired Physical Damage | HPD-1 | 2/1/2016-NB; 4/1/2016 REN |
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Canal Insurance Company –California

Commercial Auto Liability and Physical Damage Rates and Rules

I. General Rules

The following rules apply to auto liability and physical damage lines of business unless otherwise specified.

1.0 Application of Manual

This manual contains the rules, rates and rating procedures for auto liability and physical damage.

Canal Insurance Company –California

Commercial Auto Liability and Physical Damage Rates and Rules

2.0 Effective Date

The effective date or distribution date will be shown in the table of contents unless otherwise indicated on the pages.

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Commercial Auto Liability and Physical Damage Rates and Rules

3.0 Policy Term

Policies may be written for a specific term of one year or less or on a continuous basis.

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Commercial Auto Liability and Physical Damage Rates and Rules

4.0 Premium Computation

1. One year or short term policies: Compute the premium at the rates in effect at policy inception.
2. Continuous policies: Compute the premium at inception using the rates in effect at that time. At each anniversary, compute the premium using the rates in effect at each anniversary. Each anniversary date shall be deemed the effective date for the purpose of non-renewing or re-rating.

All rates displayed in this manual are annual rates.

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Commercial Auto Liability and Physical Damage Rates and Rules

5.0 Factors or Multipliers

Factors or multipliers are to be applied consecutively and not added together, unless otherwise specified.

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Commercial Auto Liability and Physical Damage Rates and Rules

6.0 Rounding Procedure

1. Rates

Round rates, factors, and multipliers after the final calculation to five decimal places.

2. Premium

For each coverage for which a separate premium is calculated, truncate the decimals.

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Commercial Auto Liability and Physical Damage Rates and Rules

7.0 Interpolation Rule

A. Combined Single Limits

Compute premium for combined single limits not shown by interpolation. Calculate as follows:

- a. Select the premiums for the limits immediately above and below the new limit for which you need to interpolate.
- b. Calculate a fraction by using the difference between the lower limit and the new limit divided by the difference between the lower limit and the upper limit.
- c. Multiply this fraction times the difference between the premium for the upper limit and the premium for the lower limit.
- d. Round to the nearest whole number - round up if the fraction is .5 or greater and down if it is less than .5 and add to the lower limit premium.

B. Split Liability Limits

To convert single limit premiums to premiums for split liability coverage, at separate limits per person, per accident for bodily injury and per accident for property damage, calculate as follows:

- a. Determine the desired split limits of coverage.
- b. Multiply the bodily injury per person limit by a split limit weight factor of 0.50.
- c. Multiply the bodily injury per accident limit by a split limit weight factor of 0.45.
- d. Multiply the property damage per accident limit by a split limit weight factor of 0.15.
- e. Convert the desired split limits of coverage to a comparable single limit of coverage by adding the results of **b.**, **c.**, and **d.**
- f. Using the comparable combined single limit determined in **e.**, refer to the single limit increased liability limits tables for the appropriate increased limit factor.

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Commercial Auto Liability and Physical Damage Rates and Rules

8.0 Policy Writing Minimum Premium

Power Units & Trailers - \$150

Public Auto - \$500

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Commercial Auto Liability and Physical Damage Rates and Rules

9.0 Additional Premium Changes

Calculation of Premium

1. Pro-rate all changes requiring additional premium.
2. Apply the rates and rules in effect on the effective date of fixed term policies, or, on the anniversary date of continuous policies.
3. When a vehicle is added to the policy it is added on the date the request is received by Canal or Canal's agent.

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Commercial Auto Liability and Physical Damage Rates and Rules

10.0 Individual Risk Situations

- A. Restrictions Of Coverage Or Increased Rate
Policies may be issued with special restrictions if the insured agrees in writing and the policy would not be written otherwise.
- B. Refer To Canal
1. Rating or Classifying
Refer to Canal for rating or classifying any risk or exposure for which:
 - a. The manual rate or applicable classification is clearly demonstrated to be inappropriate because of the unique or unusual feature of the risk
 - b. The coverage to be written is broader than that contained in the applicable Standard Coverage Part; or
To the extent that forms filing requirements apply, they must be followed.
 - c. There is proof that, for a specified coverage, the named risk is qualified for placement of such insurance with an unauthorized insurer, and the insured agrees to the proposed rate or premium to be charged; or
 - d. Increased limits are provided and the annual increased limits written premium determined by customary rating procedures is \$2,500 or more and the increased limits are in excess of \$25,000/25,000 bodily injury and \$25,000 property damage or \$25,000 combined single limit. Refer to company only for that portion of the premium in excess of the basic limits written premium; or
 - e. Excess insurance is being provided. Excess insurance means liability insurance provided in an amount not less than \$1,000,000 in excess of a specified retained limit provided such retained limit is not less than:
 - 1) \$350,000 combined single limit, as respects those exposures covered by underlying insurance, and
 - 2) \$10,000 each accident for bodily injury liability and property damage liability combined, as respects those exposures not covered by underlying insurance; or
 - f. The risk develops \$100,000 or more annual manual basic limit premium individually or in any combination with General Liability, Crime, or Glass.
 2. Restriction of Coverage
Refer to company if a Coverage Part providing the insurance contemplated by an applicable classification and rate is endorsed to restrict coverage for hazards not common to all risks within the class.
Note
To the extent that forms filing requirements apply, they must be followed.
 3. Facultative Reinsurance
Where liability increased limits are provided (or where there is a concentration of physical damage values) and the risk is reinsured on a facultative basis. The following rating procedure is available for the determination of the applicable premium:
 - a. Manual rules and rates shall apply regardless of whether the limits of liability (or values) are retained by the company or are insured by means of facultative reinsurance.
 - b. The insured shall not be charged any additional premium for the cost of facultative reinsurance.
- C. Filing Obligations
When a particular risk is modified in accordance with Paragraph B., companies should maintain a complete file, including all details of the factors used in determining the modification and make the file available to state regulators on request. Such modifications need not be filed with the state regulator.
Note
Rates shall not be inadequate, excessive or unfairly discriminatory.

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Commercial Auto Liability and Physical Damage Rates and Rules

11.0 Return Premium Changes (other than cancellations)

Premium Computation

1. Compute return premium at the rates used to calculate the policy premium.
2. Compute return premium pro rata when any coverage or exposure is deleted or an amount of insurance is reduced.

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Commercial Auto Liability and Physical Damage Rates and Rules

II. Cancellations

1.0 Calculation Method

Compute return premium pro rata, multiply by a factor of .90, and round to the next higher whole dollar when a policy is cancelled:

- Insured writes or calls premium finance company to cancel policy.
- Lost Policy Release or original policy returned.
- Insured has requested cancellation.

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Commercial Auto Liability and Physical Damage Rates and Rules

2.0 Other Calculations

If Section 1.0 does not apply, compute return premium pro rata when a policy is cancelled.

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Commercial Auto Liability and Physical Damage Rates and Rules

3.0 Cancellations – Date of Cancellation

- When the policy is subject to advance cancellation notice requirements due to motor carrier filings, we will not cancel the policy sooner than the required notice.
- When the insured requests cancellation and there are no advance notice requirements to third parties, the policy will be cancelled on the date the insured's request is received by Canal or Canal's general agent or the date requested by the insured, whichever is later.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

III. Auto Liability Section

The rules in the following section apply to Auto Liability coverage.

1.0 Commercial Auto Program

The following section contains the rules for Trucks, Tractors, Mobile Equipment, Trailers, and Public Autos.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.1 Liability Rating Rules

Select the applicable base rate and rating factors based on:

1. Radius
2. Deductible
3. Limit of liability
4. Insurance Score of the business owner (1-10 power units only)
5. Time in Business
6. Number of power units (Fleet Factor)
7. Rating Class (flatbed, dumping, limousine, etc.) – (select the rating class that most specifically describes the operation).
8. Type of vehicle – truck, tractor, mobile equipment, trailer, or public auto
9. Gross vehicle weight (for power units, passenger size for public auto)
10. Driver age, experience, violation, tenure and accident history (1-10 power units only)
11. Garaging location
12. Territories traveled to or through
13. Commodity/Use
14. Commercial Credit

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Commercial Auto Liability and Physical Damage Rates and Rules

1.2 Classification Notes

1. Radius- Determine radius on a straight line distance from the principal garaging location. Determine the percent of trips in each of the available radius categories and use the radius classification that generates the highest premium unless it can be shown that over 80% of the vehicle's deliveries fall into lower rated radius classifications, in which case, use the next lower rated classification. Local is defined as 0-300 mile radius from the garaging address.
2. Vehicle Type – Determine if the unit is a truck, tractor, mobile equipment, or trailer and its gross vehicle weight (or passenger size for public auto) and choose the applicable vehicle type from the available categories.
3. Garaging Territory – Determine the territory code based on the zip code of the unit's garaging location.
4. Rating Class – Determine the rating class that best describes the primary operation of the unit.
5. Calculate the premium according to the rates in Section VIII. Rate Pages.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.3 Composite Rating

A composite rate may be computed at policy inception on risks with 11 or more like units by dividing the total calculated premium of all like vehicles by the total count of like vehicles. The composite rate is then applied to all like vehicles added during the policy period. Calculate a new rate at each anniversary.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.4 Driveaway and Repossessor Risks

Driveaway Risks

A person, firm or corporation who drives away vehicles under their own power for factories or auto dealers may be insured for the operation of such autos. Liability, medical payments, uninsured motorists, and physical damage may be provided.

For each set of registration plates not issued for attachment to a specific auto, rate as one power unit. Attach the appropriate endorsement form. Plate numbers are schedule on the policy and coverage applies to the vehicle when the plate is attached.

Classify as:

Radius: 0-75, 0-150, 0-300, 0-500, Unlimited (as applicable)

Rating Class: Driveaway

Vehicle Type: Driveaway

Vehicle Load Range: 20,001 – 45,000 or Over 45,000 as applicable

Commodity/Use: Automobiles – Excluding on-hook, rollback, classic or antique

Repossessors

A person, firm or corporation who drives away repossessed vehicles. Liability, medical payments, uninsured motorists, and physical damage may be provided.

For each set of registration plates not issued for attachment to a specific auto, rate as one power unit. Attach the appropriate endorsement form. Plate numbers are scheduled on the policy and coverage applies to the vehicle when the plate is attached.

Classify as:

Radius: 0-75

Rating Class: Towing and Recovery

Vehicle Type: Truck

Vehicle Load Range: 0 – 10,000

1.5 Gross Receipts or Mileage Basis

Auto liability on risks may be written on the gross receipts rating basis or the mileage rating basis.

The policy must cover the insured for all vehicles and trailers used in the insured's operations.

Scheduled vehicle premium may be converted to a rate per \$100 of gross receipts or per 100 miles according to the following procedure for each coverage:

1. For each vehicle rating classification, determine the number of vehicles anticipated to be operated during the next 12 month period. Determine the estimated annual premium for these vehicles using the current rates and rating plans in this manual.
2. Determine the estimated gross receipts or mileage corresponding with the 12 month time period indicated in step 1 above.
3. Divide the estimated annual premium determined in step 1 by the anticipated gross receipts or mileage in step 2 and multiply by 100 to get the rate per 100 miles or per \$100 of gross receipts. The rate is rounded to 3 decimal points.
4. Apply the rate in step 3 to the monthly reported gross receipts or mileage to determine the monthly premium.
5. Monthly or annual minimums may be calculated based on percentage of estimated annual premium.
6. At the end of each 12 month period an audit is performed to confirm that the reported 12 months of mileage or receipts were accurate. The total premium due is the actual annual receipts or mileage times the rate or the annual minimum premium, whichever is higher.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.6 Fleet Factor

Fleet (Number of Power Units) factors change according to the following categories:

| Power Units |
|-------------|
| 1 |
| 2-4 |
| 5 |
| 6 |
| 7 |
| 8-10 |
| 11-15 |
| 16-25 |
| 26-50 |
| 51+ |

1. Do not include autos owned by allied or subsidiary interests unless the insured holds a majority financial interest.
2. Do not include mobile equipment insured on any other policy in determining if the risk is a fleet.
3. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk otherwise is classified as a fleet.
4. Do not change the fleet or non-fleet classification because of mid-term changes in the number of owned autos except at the request of the insured. The policy must be cancelled and rewritten in accordance with the cancellation rule.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.7 Time in Business Factor

The time in business factor is established at the inception of each policy and does not change during the policy period.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.8 Mobile Equipment

If mobile equipment is subject to motor vehicle registration requirements and to the state's financial responsibility or compulsory insurance laws, the units may be added to the auto policy. Attach the appropriate endorsement form.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.9 Non-Trucking Liability

Insurance may be written to cover only non-business use of the vehicle.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.10 Venue Rating

For risks with unlimited radius, the venue factor will be calculated by weighting the miles reported in International Fuel Tax Agreement during the last four quarters by each region factor. If IFTAs are unavailable or incomplete, the risk will be rated using zone rating.
Long Distance Regional Definitions

Northeastern States

District of Columbia, Massachusetts, Connecticut, Delaware, New Jersey, Rhode Island, Maryland, New York, New Hampshire, Vermont, Maine, and Pennsylvania

Southern States

Virginia, Georgia, Alabama, North Carolina, South Carolina, and Tennessee

Midwestern States

West Virginia, Illinois, Ohio, Michigan, Missouri, Indiana, Kentucky, Wisconsin, Minnesota, and Iowa

South-Central States

Mississippi, Louisiana, Texas, Arkansas, and Oklahoma

Western States

Washington, Arizona, Colorado, Nevada, Oregon, Kansas, Utah, Montana, Idaho, Nebraska, New Mexico, North Dakota, South Dakota, and Wyoming

Florida

Florida

California

California

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.11 Zone Rating

Long Distance Zone Definitions

Zone 1

BALTIMORE-WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories; the entire District of Columbia; and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.

LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernardino, California territories.

MIAMI Zone includes Miami and Miami Beach, Florida territories.

NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties; all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories, and Darien-Greenwich and Stamford, Connecticut territories.

PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware County (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories; Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.

SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.

Zone 2

ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.

BOSTON Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.

BUFFALO Zone includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls and Niagara Falls Suburban, New York Territories.

CHICAGO Zone includes all of Cook and Du Page County territories, Lake County (Balance), Waukegan – North Chicago and all Chicago, Illinois Territories; East Chicago, Indiana territories.

DALLAS-FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.

DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.

HARTFORD Zone includes all of Hartford and New Haven Counties, and Bridgeport and Fairfield-Stratford, Connecticut territories.

HOUSTON Zone includes all of Chambers, Galveston and Harris Counties.

NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.

PITTSBURGH Zone includes all of Alleghany and Beaver Counties, Pennsylvania territories.

SAN DIEGO Zone includes San Diego Metropolitan and all of San Diego County, California territories.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Zone 3

CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.

CINCINNATI Zone includes Cincinnati, Dayton, and Hamilton, Middletown, Ohio; and Covington-Newport, Kentucky territories.

CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.

DENVER Zone includes Denver and North Central, Colorado territories.

EASTERN Zone includes the states of Delaware (excluding Philadelphia zone), Maryland (excluding Baltimore-Washington zone), New York (excluding Buffalo and New York City zones), New Jersey (excluding New York City and Philadelphia zones), and Pennsylvania (excluding Philadelphia and Pittsburgh zones).

GULF Zone includes the states of Alabama, Louisiana (excluding New Orleans zone), and Mississippi.

INDIANAPOLIS Zone includes all of Marion County, Indiana territory.

JACKSONVILLE Zone includes all of Jacksonville, Florida territory.

KANSAS CITY Zone includes all of Kansas City, Kansas; and Independence and all Kansas City, Missouri territories.

LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.

LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.

MEMPHIS Zone includes all of Shelby County, Tennessee territory.

MILWAUKEE Zone includes Kenosha; Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.

MINNEAPOLIS-ST. PAUL Zone includes Minneapolis Metropolitan and Suburban; and St. Paul Metropolitan and Suburban, Minnesota territories.

NASHVILLE Zone includes all of Davidson County, Tennessee territory.

NEW ENGLAND Zone includes the states of Connecticut (excluding Hartford and New York City zones), Maine, Massachusetts (excluding Boston zone), New Hampshire, Rhode Island and Vermont.

OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.

OMAHA Zone includes all of Douglas and Sarpy, Nebraska Counties and Council Bluffs, Iowa Territory.

PHOENIX Zone includes Mesa-Tempe and Phoenix, Arizona territories.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

PORTLAND Zone includes all of Portland, Portland Semi-Suburban and Portland Suburban, Oregon and Vancouver, Washington territories.

RICHMOND Zone includes all of Richmond, Virginia territory.

ST. LOUIS Zone includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.

SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.

SEATTLE Zone Includes Seattle Metropolitan and Suburban Washington territories.

SOUTHEAST Zone includes the states of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone, North Carolina (excluding Charlotte Zone), South Carolina and Virginia (excluding Baltimore – Washington and Richmond Zones.)

TULSA Zone includes all of Tulsa, Oklahoma territory.

Zone 4

REMAINDER OF COUNTRY.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.12 Risk Tier Rating Plan

Eligibility: Risks with Auto Liability coverage are eligible. Public Auto risks and Non-Trucking risks are not eligible.

Coverage Limitations: This plan applies to Bodily Injury and Property Damage Liability coverage only.

Rating Procedure: Determine the Risk Tier based upon policy characteristics and publically available data. Risks that do not receive a score will be assigned to a Neutral Risk tier. Multiply the premium for eligible coverages by the factor so determined.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.13 Vehicle Age Factor

Eligibility: Risks with Auto Liability coverage are eligible. Non-Trucking risks are not eligible.

Coverage Limitations: This plan applies to Bodily Injury and Property Damage Liability coverage only.

Rating Procedure: Determine the Vehicle Age for each vehicle. Multiply the premium for eligible coverages by the factor shown in the rate section

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

IV. Liability Rating Algorithm

Per Unit

Auto Liability – BI liability and PD liability Formula for all classes except non-trucking:

If IFTAs are submitted:

$$([\text{BasePremium}] * [\text{RadiusFactor}] * [\text{VehicleTypeFactor}] * [\text{RatingClassFactor}] * [\text{IncreasedLimitFactor}] * [\text{TimeInBusinessFactor}] * [\text{TerritoryFactor}] * [\text{MarketTierFactor}] * [\text{AverageDriverFactor}] * [\text{NrPowerUnitsFactor}] * [\text{CommodityFactor}] * [\text{VenueFactor}] * [\text{RiskTierFactor}] * [\text{DriverToVehicleRatio}] * [\text{VehicleAgeFactor}] * [\text{CommercialCreditTierFactor}]) + [\text{LiabilityExpenseConstant}]$$

The product of Market Tier Factor and Risk Tier Factor will be limited between 0.58 and 1.80

If IFTAs are not submitted:

$$([\text{BasePremium}] * [\text{RadiusFactor}] * [\text{VehicleTypeFactor}] * [\text{RatingClassFactor}] * [\text{IncreasedLimitFactor}] * [\text{TimeInBusinessFactor}] * [\text{TerritoryFactor}] * [\text{MarketTierFactor}] * [\text{AverageDriverFactor}] * [\text{NrPowerUnitsFactor}] * [\text{CommodityFactor}] * [\text{VenueFactor}] * [\text{RiskTierFactor}] * [\text{DriverToVehicleRatio}] * [\text{VehicleAgeFactor}] * [\text{CommercialCreditTierFactor}]) + [\text{LiabilityExpenseConstant}]$$

The product of Market Tier Factor and Risk Tier Factor will be limited between 0.58 and 1.80

The MarketTierFactor and AverageDriverFactor only apply to risks with 10 or fewer power units.

Non-Trucking Liability

$$[\text{BasePremium}] * [\text{IncreasedLimitFactor}] * [\text{MarketTierFactor}] * [\text{AverageDriverFactor}] * [\text{RatingClassFactor}] + [\text{LiabilityExpenseConstant}]$$

Uninsured Motorist – UMBI and UMP

$$[\text{BasePremium}] * [\text{IncreasedLimitFactor}]$$

Medical Payments – Med Pay

$$[\text{MedPayPremium}]$$

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

V. Physical Damage Section

The following section applies to Physical Damage coverage.

1.0 Commercial Auto Program

The following section contains the rules for Trucks, Tractors, Trailers, and Public Autos.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.1 Physical Damage Rating Rules

Physical damage is rated on a stated amount basis.

Select the applicable base rate and rating factors based on:

1. Radius
2. Deductible
3. Stated Value of the vehicle
4. Insurance Score of the business owner (1-10 power units only)
5. Time in Business
6. Number of power units (Fleet Factor)
7. Rating Class (flatbed, dumping, limousine etc.) – select the rating class that most specifically describes the operation.
8. Type of vehicle – truck, tractor, mobile equipment, trailer, or public auto
9. Gross vehicle weight (for power units, passenger size for public autos)
10. Driver age, experience, tenure, violation and accident history (1-10 power units only)
11. Garaging location
12. Territories traveled to or through.
13. Commodity/Use
14. Commercial Credit

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.2 Commercial Auto Towing Coverage

In addition to the Limit of Insurance, when a covered “auto” is disabled from a covered cause of “loss” we will pay the towing cost to the nearest repair facility capable of making the necessary repairs and storage costs of a covered “auto” after towing while awaiting repair. In addition to the Limit of Insurance, when a covered “auto” is disabled from a covered cause of “loss” we will pay the towing cost to the nearest repair facility capable of making the necessary repairs. This coverage is provided at no charge.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.3 Composite Rating

A composite rate may be computed at policy inception on risks with 11 or more power units by dividing the total calculated premium of all like vehicles by the total count of like vehicles. The composite rate is then applied to all like vehicles added during the policy period. Calculate a new rate at each anniversary.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.4 Non-Owned Trailer Physical Damage Coverage

This rule applies to physical damage insurance on trailers not owned by the named insured while attached to covered power units owned by the named insured.

A. Coverage

Coverage is provided by using symbol 12 on the Business Auto Declarations, and completing Item Seven, Trailers You Do Not Own While Attached to Autos You Own.

B. Rates and Rating Procedure

For non-owned trailers, charge the appropriate physical damage rate(s) for the exposure.

The deductible is \$1,000.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.5 Trailer Interchange Coverage

This rule applies to physical damage insurance for legal liability coverage for damage to trailers in the care custody and control of the named insured under a trailer interchange agreement.

A. Coverage

Coverage is provided by using symbol 13 on the Business Auto Declarations, and completing Item Six, Trailer Interchange Coverage.

B. Rates and Rating Procedure

For trailers under a trailer interchange agreement, charge the appropriate physical damage rate(s) for the exposure.

The deductible is \$1,000.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.6 Audio, Visual and Data Electronic Equipment

Refer to Enhanced Physical Damage Rule 1.8.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.7 Moratorium on Binding New Coverage

There is a moratorium on binding and quoting new physical damage coverage where the National Weather Service issues a hurricane, tornado, hail or severe weather watch or warning.

No new business policies may be bound and physical damage coverage may not be endorsed onto the policy until the watch and/or warning has been lifted by the National Weather Service.

Renewals may be bound with the same coverage and limits as the expiring policy. A renewal may not be bound with physical damage coverage that was not in effect on the expiring policy.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.8 Enhanced Physical Damage Coverage

A. Standard Enhanced Physical Damage Coverage will provide the following coverage:

For Electronic Equipment, Personal Effects Coverage, Miscellaneous Equipment Used with Covered Autos or Trailers, Mechanical Breakdown Coverage, and Diminishing Deductible. See applicable endorsement.

See rate section for rates.

B. Preferred Enhanced Physical Damage Coverage will provide the following coverage:

For Electronic Equipment, Personal Effects Coverage, Miscellaneous Equipment Used with Covered Autos or Trailers, Mechanical Breakdown Coverage, Emergency Expenses, Rental Reimbursement, and Diminishing Deductible. See applicable endorsement.

See rate section for rates.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.9 Garage Keepers' Insurance – Premium Development

Premium Computation

Schedule & Experience Rating and Additional Surcharges and Factors do not apply.

Multiply the base rate times the applicable factors. Round up after the Coverage Type factor to a whole dollar amount. After applying the deductible and limit factors, truncate the final premiums to a whole dollar amount.

1. Base Rate: \$1,350

Multiply by the following factors when applicable:

- Legal Liability 0.75
- Direct coverage – primary basis (w/o regard to legal liability) 1.00
- Direct coverage – excess over customer's policy (w/o regard to legal liability) 0.85

2. Coverage Type:

- Comprehensive 1.00
- Specified Causes of Loss 0.85
- Collision 0.60

3. Deductibles

Comprehensive or Specified Causes of Loss

- 100/500 1.34
- 250/1000 1.20
- 500/2500 1.00
- 1000/5000 0.67
- 2500/10000 0.47
- 5000/25000 0.35
- No coverage 0.00

Collision

- 100 2.00
- 250 1.30
- 500 1.00
- 1000 0.90
- 2500 0.70
- 5000 0.49
- No coverage 0.00

4. Limits

| Limit | Factor | Limit | Factor | Limit | Factor |
|--------|--------|---------|--------|-----------|--------|
| 6,000 | 0.05 | 75,000 | 0.29 | 750,000 | 2.20 |
| 7,500 | 0.06 | 90,000 | 0.40 | 900,000 | 2.58 |
| 9,000 | 0.07 | 120,000 | 0.49 | 1,200,000 | 3.29 |
| 12,000 | 0.09 | 150,000 | 0.57 | 1,500,000 | 3.93 |
| 15,000 | 0.10 | 180,000 | 0.66 | 2,000,000 | 4.44 |
| 18,000 | 0.12 | 225,000 | 0.79 | 2,500,000 | 4.84 |
| 22,500 | 0.14 | 250,000 | 0.87 | | |
| 30,000 | 0.17 | 300,000 | 1.00 | | |
| 37,500 | 0.21 | 375,000 | 1.21 | | |
| 45,000 | 0.24 | 450,000 | 1.42 | | |
| 60,000 | 0.29 | 600,000 | 1.82 | | |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.10 Fleet Factor

Fleet (Number of Power Units) factors change according to the following categories:

| Power Units |
|-------------|
| 1-4 |
| 5-10 |
| 11-15 |
| 16-25 |
| 26-50 |
| 51+ |

1. Do not include autos owned by allied or subsidiary interests unless the insured holds a majority financial interest.
2. Do not include mobile equipment insured on any other policy in determining if the risk is a fleet.
3. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk otherwise is classified as a fleet.
4. Do not change the fleet or non-fleet classification because of mid-term changes in the number of owned autos except at the request of the insured. The policy must be cancelled and rewritten in accordance with the cancellation rule.
5. If there are no power units insured for physical damage, use the 1-4 category.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.11 Time in Business Factor

The time in business factor is established at the inception of each policy and does not change during the policy period.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.12 Vehicle Age Factor

Eligibility: Risks with Physical Damage coverage are eligible. Non-Trucking risks are not eligible.

Coverage Limitations: This plan applies to Physical Damage Comprehensive, Collision, and Specified Causes of Loss only.

Rating Procedure: Determine the Vehicle Age for each vehicle. Multiply the premium for eligible coverages by the factor shown in the rate section.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.13 Hired Auto Physical Damage

Eligibility

Hired Auto Physical Damage Coverages may be provided for autos while being operated by or in the custody of the insured, but does not apply to autos which are leased, hired, rented or borrowed:

- With drivers, or
- From any of the insured's employees, partners, members (if the insured is a limited liability company) or members of their households.

Use Employee Hired Autos Endorsement Form for coverage if an employee rents or hires a vehicle in an employee's name for the purposes of performing duties related to the insured's business.

Rating Procedure

1. Determine stated value limit and deductible
2. Multiply the base rate times stated value times deductible factor to get annual premium
3. Divide annual premium by 365 to get daily premium
4. Average cost of vehicle rental is assumed to be \$100 per day
5. Daily premium (3) / daily rental cost (4) * 100 = rate per \$100 cost of hire
6. Minimum cost of hire is the greater of \$1,000 or $5.09 * \text{number of power units} * \100
7. Advance premium = rate * cost of hire / 100

See section VIII for hired auto base rates and factors.

Unless there is a substantial change in exposure during the policy period, the annual advance premium is the annual earned premium. The minimum limit available is 20,000. Coverage is provided on a stated amount basis.

The minimum cost of hire can be adjusted if the risk provides actual records of the past year cost of hire to use as an estimate

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.14 AUTO LOAN / LEASE GAP COVERAGE

Eligibility

A policy providing Physical Damage Coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan / lease agreement on a vehicle and the actual cash value of the vehicle.

Premium Computation

See rate section for rates

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.15 Original Equipment Manufacturer Parts Coverage

With respect to a covered “auto” we will pay to replace any damaged crash parts or mechanical non-body related parts which cannot be repaired, with a part manufactured or licensed by the original equipment manufacturer, without a deduction.

See rate section for rates.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.16 Commercial Auto Glass Coverage

We will pay Comprehensive Coverage for the cost of repairing or replacing damaged safety glass on your covered “autos” without applying a deductible.

See rate section for rates.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

VI. Physical Damage Rating Algorithm

Per Unit

Physical Damage – collision, comprehensive and specified causes of loss

$$([\text{StatedValue}] * [\text{BaseRate}] * [\text{RadiusFactor}] * [\text{VehicleTypeFactor}] * [\text{RatingClassFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{TerritoryFactor}] * [\text{MarketTierFactor}] * [\text{Risk Tier Factor}] * [\text{AverageDriverFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{NrPowerUnitsFactor}] * [\text{ZoneFactor}] * [\text{CommodityFactor}]) + [\text{VehicleUnitCharge}]$$

The product of Market Tier Factor and Risk Tier Factor will be limited between 0.58 and 1.80.

Non-Owned Trailer – collision, comprehensive, and specified causes of loss

$$[\text{BasePremium}] * [\text{VehicleTypeFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{Number of Non-Owned Trailers}]$$

Trailer Interchange – collision, comprehensive, and specified causes of loss

$$[\text{BasePremium}] * [\text{VehicleTypeFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{Number of Trailers Subject to a Trailer Interchange Agreement}]$$

Schedule rating does not apply to Non-Owned Trailers and Trailer Interchange coverages.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

VII - Rate Pages

A- Liability Base Premiums

Truck, Tractor, Mobile Equipment, Non-Trucking, Trailers

Base Premium

| | |
|--------------|------------------------------|
| Local Radius | 0-300 miles |
| BI Liability | 3, 075 <u>229</u> |
| PD Liability | 1, 025 <u>076</u> |

| | |
|------------------|------------------------------|
| Unlimited Radius | over 300 miles |
| BI Liability | 3, 470 <u>834</u> |
| PD Liability | 1, 156 <u>277</u> |

Public Auto

Base Premium

| | |
|--------------|-------------|
| Local Radius | 0-300 miles |
| BI Liability | 1,440 |
| PD Liability | 479 |

| | |
|------------------|----------------|
| Unlimited Radius | over 300 miles |
| BI Liability | 1,799 |
| PD Liability | 600 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

A – Venue Factor

For risks with unlimited radius, the venue factor will be calculated by weighting the miles reported in International Fuel Tax Agreement during the last four quarters by each region factor. If IFTAs are unavailable or incomplete, the risk will be rated using zone rating.

| Region | Vehicle Classification Type | Radius Type | Region Factor |
|----------------------|------------------------------------|--------------------|----------------------|
| Midwestern States | Tractor | Unlimited | 1.036 |
| Midwestern States | Truck | Unlimited | 1.036 |
| Midwestern States | Trailer | Unlimited | 1.036 |
| Midwestern States | All Other | Unlimited | 1.036 |
| Northeastern States | Tractor | Unlimited | 1.451 |
| Northeastern States | Truck | Unlimited | 1.451 |
| Northeastern States | Trailer | Unlimited | 1.451 |
| Northeastern States | All Other | Unlimited | 1.451 |
| South-Central States | Tractor | Unlimited | 0.933 |
| South-Central States | Truck | Unlimited | 0.933 |
| South-Central States | Trailer | Unlimited | 0.933 |
| South-Central States | All Other | Unlimited | 0.933 |
| Southern States | Tractor | Unlimited | 1.192 |
| Southern States | Truck | Unlimited | 1.192 |
| Southern States | Trailer | Unlimited | 1.192 |
| Southern States | All Other | Unlimited | 1.192 |
| Western States | Tractor | Unlimited | 0.777 |
| Western States | Truck | Unlimited | 0.777 |
| Western States | Trailer | Unlimited | 0.777 |
| Western States | All Other | Unlimited | 0.777 |
| California | Tractor | Unlimited | 1.192 |
| California | Truck | Unlimited | 1.192 |
| California | Trailer | Unlimited | 1.192 |
| California | All Other | Unlimited | 1.192 |
| Florida | Tractor | Unlimited | 1.295 |
| Florida | Truck | Unlimited | 1.295 |
| Florida | Trailer | Unlimited | 1.295 |
| Florida | All Other | Unlimited | 1.295 |
| All Regions | All Classifications | Local | 1.000 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Region Definitions

| State | Vehicle Radius | Region |
|----------------------|----------------|----------------------|
| District Of Columbia | Unlimited | Northeastern States |
| Massachusetts | Unlimited | Northeastern States |
| Connecticut | Unlimited | Northeastern States |
| Delaware | Unlimited | Northeastern States |
| New Jersey | Unlimited | Northeastern States |
| Rhode Island | Unlimited | Northeastern States |
| Maryland | Unlimited | Northeastern States |
| New York | Unlimited | Northeastern States |
| New Hampshire | Unlimited | Northeastern States |
| Vermont | Unlimited | Northeastern States |
| Maine | Unlimited | Northeastern States |
| Pennsylvania | Unlimited | Northeastern States |
| Florida | Unlimited | Florida |
| Virginia | Unlimited | Southern States |
| Georgia | Unlimited | Southern States |
| Alabama | Unlimited | Southern States |
| North Carolina | Unlimited | Southern States |
| South Carolina | Unlimited | Southern States |
| Tennessee | Unlimited | Southern States |
| California | Unlimited | California |
| West Virginia | Unlimited | Midwestern States |
| Illinois | Unlimited | Midwestern States |
| Ohio | Unlimited | Midwestern States |
| Alaska | Unlimited | Alaska |
| Michigan | Unlimited | Midwestern States |
| Missouri | Unlimited | Midwestern States |
| Indiana | Unlimited | Midwestern States |
| Kentucky | Unlimited | Midwestern States |
| Wisconsin | Unlimited | Midwestern States |
| Minnesota | Unlimited | Midwestern States |
| Iowa | Unlimited | Midwestern States |
| Mississippi | Unlimited | South-Central States |
| Louisiana | Unlimited | South-Central States |
| Texas | Unlimited | South-Central States |
| Arkansas | Unlimited | South-Central States |
| Oklahoma | Unlimited | South-Central States |
| Washington | Unlimited | Western States |
| Arizona | Unlimited | Western States |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| State | Vehicle Radius | Region |
|--------------|-----------------------|----------------|
| Colorado | Unlimited | Western States |
| Nevada | Unlimited | Western States |
| Oregon | Unlimited | Western States |
| Kansas | Unlimited | Western States |
| Utah | Unlimited | Western States |
| Montana | Unlimited | Western States |
| Idaho | Unlimited | Western States |
| Nebraska | Unlimited | Western States |
| New Mexico | Unlimited | Western States |
| North Dakota | Unlimited | Western States |
| South Dakota | Unlimited | Western States |
| Wyoming | Unlimited | Western States |

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

Zone Rating Factors

| Zone | Coverage | Vehicle Type | |
|------|--------------|--------------------------------|-----------|
| | | Truck, Tractors, & Trailers | All Other |
| 1 | BI Liability | 1.0000 | 1.7244 |
| 2 | BI Liability | 1.0000 | 1.4311 |
| 3 | BI Liability | 1.0000 | 1.1551 |
| 4 | BI Liability | 1.0000 | 1.0000 |
| 1 | PD Liability | 1.0000 | 1.7244 |
| 2 | PD Liability | 1.0000 | 1.4311 |
| 3 | PD Liability | 1.0000 | 1.1551 |
| 4 | PD Liability | 1.0000 | 1.0000 |
| 1 | Med Pay | 1.0000 | 1.7244 |
| 2 | Med Pay | 1.0000 | 1.4311 |
| 3 | Med Pay | 1.0000 | 1.1551 |
| 4 | Med Pay | 1.0000 | 1.0000 |
| 1 | Med Pay | 1.0000 | 1.7244 |
| 2 | Med Pay | 1.0000 | 1.4311 |
| 3 | Med Pay | 1.0000 | 1.1551 |
| 4 | Med Pay | 1.0000 | 1.0000 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Trucks, Tractors, Trailers – Vehicle Type Factors

| Vehicle Type | Coverage Type | GVW | Factor |
|------------------------|---------------|-----------------|--------|
| Tractor | BI Liability | 20,001 - 45,000 | 0.825 |
| | BI Liability | Over 45,000 | 1.000 |
| Truck | BI Liability | 0 - 10,000 | 0.678 |
| | BI Liability | 10,001 - 20,000 | 0.678 |
| | BI Liability | 20,001 - 45,000 | 0.825 |
| | BI Liability | Over 45,000 | 1.000 |
| Driveaway | BI Liability | 0 - 10,000 | 0.678 |
| | BI Liability | 10,001 - 20,000 | 0.678 |
| | BI Liability | 20,001 - 45,000 | 0.825 |
| | BI Liability | Over 45,000 | 1.000 |
| Mobile Equipment | BI Liability | | 0.100 |
| Private Passenger Auto | BI Liability | | 1.000 |
| Trailer | BI Liability | | 0.030 |
| Tractor | PD Liability | 20,001 - 45,000 | 0.825 |
| | PD Liability | Over 45,000 | 1.000 |
| Truck | PD Liability | 0 - 10,000 | 0.678 |
| | PD Liability | 10,001 - 20,000 | 0.678 |
| | PD Liability | 20,001 - 45,000 | 0.825 |
| | PD Liability | Over 45,000 | 1.000 |
| Driveaway | PD Liability | 0 - 10,000 | 0.678 |
| | PD Liability | 10,001 - 20,000 | 0.678 |
| | PD Liability | 20,001 - 45,000 | 0.825 |
| | PD Liability | Over 45,000 | 1.000 |
| Mobile Equipment | PD Liability | | 0.100 |
| Private Passenger Auto | PD Liability | | 1.000 |
| Trailer | PD Liability | | 0.030 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Public Auto – Vehicle Type Factors

| Rating Class | 1-8 Passengers | 9-15 Passengers | 16-20 Passengers | 21-40 Passengers | 41-60 Passengers | Over 60 Passengers |
|--|-------------------|--------------------|---------------------|---------------------|---------------------|-----------------------|
| Airport Bus | 1.00 | 1.10 | 1.10 | 1.70 | 1.70 | 2.20 |
| Airport Limousine | 1.00 | 1.10 | 1.10 | 1.70 | 1.70 | 2.2 |
| All other Public Auto | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Bus Not Otherwise Classified | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Casino Bus | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Charter Bus | 1.00 | 1.06 | 1.06 | 1.44 | 1.44 | 1.75 |
| Church Bus | 1.00 | 1.10 | 1.10 | 1.25 | 1.25 | 1.50 |
| Daycare Bus | 1.00 | 1.07 | 1.07 | 1.17 | 1.17 | 1.33 |
| Employee Service | 1.00 | 1.05 | 1.05 | 1.23 | 1.23 | 1.59 |
| Employee Transportation | 1.00 | 1.05 | 1.05 | 1.23 | 1.23 | 1.59 |
| Hotel / Motel Shuttle | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Inter-City Bus | 1.00 | 1.06 | 1.06 | 1.41 | 1.41 | 1.71 |
| Kiddie Cab | 1.00 | 1.07 | 1.07 | 1.17 | 1.17 | 1.33 |
| Limo - Not Otherwise Classified | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Limousine | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Luxury Sedan | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Medical Transport - emergency | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Medical Transport - non- emergency | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Private Passenger Auto | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| School Bus - All Other | 1.00 | 1.07 | 1.07 | 1.17 | 1.17 | 1.33 |
| School Bus - Owned by Political Subdivision or School District | 1.00 | 1.07 | 1.07 | 1.17 | 1.17 | 1.33 |
| Seasonal Recreation Transportation | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Sightseeing Bus | 1.00 | 1.14 | 1.14 | 1.64 | 1.64 | 2.09 |
| Social Service - All Other | 1.00 | 1.17 | 1.17 | 2.17 | 2.17 | 3.00 |
| Social Service - Employee Operated | 1.00 | 1.17 | 1.17 | 2.17 | 2.17 | 3.00 |
| Taxicab | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Transportation of Athletes and Entertainers | 1.00 | 1.20 | 1.20 | 2.40 | 2.40 | 3.40 |
| Trolley | 1.00 | 1.08 | 1.08 | 1.58 | 1.58 | 2.00 |
| Urban Bus | 1.00 | 1.08 | 1.08 | 1.58 | 1.58 | 2.00 |
| Van Pool - All Other | 1.00 | 1.05 | 1.05 | 1.23 | 1.23 | 1.59 |
| Van Pool - Employer Furnished | 1.00 | 1.05 | 1.05 | 1.23 | 1.23 | 1.59 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Increased Liability Limit Factors

| Limit | Local Radius | | | | Unlimited Radius | Public Autos & PPA |
|---------|--|---|---|----------|------------------------------------|--------------------|
| | Power Units excl. PPA GVW 0 - 20,000 | Power Units excl. PPA GVW 20,001 - 45,000 | Power Units excl. PPA GVW Over 45,000 | Trailers | All Vehicle Types excluding PPA | |
| 25,000 | 0.67 | 0.67 | 0.67 | 0.67 | 0.67 | 0.67 |
| 30,000 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 |
| 35,000 | 0.80 | 0.81 | 0.78 | 0.79 | 0.76 | 0.79 |
| 40,000 | 0.81 | 0.82 | 0.79 | 0.79 | 0.76 | 0.79 |
| 45,000 | 0.82 | 0.83 | 0.79 | 0.80 | 0.79 | 0.80 |
| 50,000 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 |
| 55,000 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 |
| 60,000 | 0.89 | 0.87 | 0.86 | 0.89 | 0.88 | 0.89 |
| 65,000 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 |
| 70,000 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 |
| 75,000 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 |
| 80,000 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 |
| 85,000 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 |
| 90,000 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 |
| 95,000 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 |
| 100,000 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 110,000 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 |
| 125,000 | 1.04 | 1.05 | 1.05 | 1.05 | 1.06 | 1.05 |
| 150,000 | 1.08 | 1.09 | 1.10 | 1.09 | 1.11 | 1.09 |
| 200,000 | 1.15 | 1.16 | 1.19 | 1.16 | 1.20 | 1.16 |
| 250,000 | 1.20 | 1.22 | 1.27 | 1.22 | 1.27 | 1.22 |
| 300,000 | 1.25 | 1.27 | 1.35 | 1.27 | 1.33 | 1.27 |
| 325,000 | 1.26 | 1.28 | 1.36 | 1.28 | 1.34 | 1.28 |
| 350,000 | 1.29 | 1.32 | 1.42 | 1.32 | 1.39 | 1.32 |
| 400,000 | 1.33 | 1.36 | 1.48 | 1.36 | 1.44 | 1.36 |
| 450,000 | 1.37 | 1.40 | 1.52 | 1.40 | 1.48 | 1.40 |
| 500,000 | 1.40 | 1.44 | 1.59 | 1.44 | 1.54 | 1.44 |
| 550,000 | 1.43 | 1.47 | 1.62 | 1.47 | 1.57 | 1.47 |
| 600,000 | 1.46 | 1.50 | 1.69 | 1.50 | 1.62 | 1.50 |
| 650,000 | 1.49 | 1.53 | 1.72 | 1.53 | 1.65 | 1.53 |
| 700,000 | 1.52 | 1.56 | 1.75 | 1.56 | 1.68 | 1.56 |
| 750,000 | 1.54 | 1.59 | 1.81 | 1.59 | 1.73 | 1.59 |
| 800,000 | 1.56 | 1.61 | 1.83 | 1.61 | 1.75 | 1.61 |
| 850,000 | 1.58 | 1.63 | 1.85 | 1.63 | 1.77 | 1.63 |
| 900,000 | 1.60 | 1.65 | 1.87 | 1.65 | 1.79 | 1.65 |
| 950,000 | 1.62 | 1.67 | 1.89 | 1.67 | 1.81 | 1.67 |

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

| | | | | | | |
|-----------|------|------|------|------|------|------|
| 1,000,000 | 1.64 | 1.71 | 1.96 | 1.70 | 1.88 | 1.70 |
| 1,500,000 | N/A | N/A | N/A | N/A | N/A | 1.93 |
| 2,000,000 | N/A | N/A | N/A | N/A | N/A | 2.07 |
| 2,500,000 | N/A | N/A | N/A | N/A | N/A | 2.19 |
| 3,000,000 | N/A | N/A | N/A | N/A | N/A | 2.29 |
| 5,000,000 | N/A | N/A | N/A | N/A | N/A | 2.55 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Trucks, Tractors, & Trailers - Liability Territory Factor

| Territory | Local | Unlimited |
|-----------|--------|-----------|
| 101 | 1.3400 | 1.0000 |
| 102 | 1.3400 | 1.0000 |
| 103 | 1.3400 | 1.0000 |
| 104 | 1.3400 | 1.0000 |
| 105 | 1.3400 | 1.0000 |
| 106 | 1.3400 | 1.0000 |
| 107 | 1.3400 | 1.0000 |
| 108 | 1.3400 | 1.0000 |
| 109 | 1.4600 | 1.0000 |
| 110 | 1.4600 | 1.0000 |
| 111 | 1.4600 | 1.0000 |
| 112 | 1.3400 | 1.0000 |
| 113 | 1.3400 | 1.0000 |
| 114 | 1.3400 | 1.0000 |
| 115 | 1.4600 | 1.0000 |
| 116 | 1.4600 | 1.0000 |
| 117 | 1.3400 | 1.0000 |
| 120 | 0.7000 | 1.0000 |
| 121 | 0.7000 | 1.0000 |
| 122 | 1.0300 | 1.0000 |
| 123 | 0.7000 | 1.0000 |
| 124 | 1.0300 | 1.0000 |
| 125 | 0.7000 | 1.0000 |
| 126 | 0.7000 | 1.0000 |
| 127 | 0.7000 | 1.0000 |
| 128 | 0.7000 | 1.0000 |
| 129 | 0.7000 | 1.0000 |
| 130 | 0.7000 | 1.0000 |
| 131 | 0.7000 | 1.0000 |
| 132 | 0.7000 | 1.0000 |
| 133 | 1.0300 | 1.0000 |
| 134 | 1.0300 | 1.0000 |
| 135 | 1.0000 | 1.0000 |

| Territory | Local | Unlimited |
|-----------|--------|-----------|
| 136 | 1.0000 | 1.0000 |
| 137 | 1.0000 | 1.0000 |
| 138 | 0.7000 | 1.0000 |
| 139 | 1.0000 | 1.0000 |
| 140 | 1.0000 | 1.0000 |
| 141 | 1.0000 | 1.0000 |
| 142 | 1.0000 | 1.0000 |
| 151 | 1.0000 | 1.0000 |
| 153 | 1.0000 | 1.0000 |
| 155 | 0.7000 | 1.0000 |
| 158 | 1.0300 | 1.0000 |
| 159 | 1.0800 | 1.0000 |
| 160 | 1.0000 | 1.0000 |
| 167 | 1.0300 | 1.0000 |
| 168 | 1.0800 | 1.0000 |
| 169 | 0.7000 | 1.0000 |
| 170 | 0.7000 | 1.0000 |
| 172 | 0.7000 | 1.0000 |
| 173 | 1.0000 | 1.0000 |
| 174 | 1.0000 | 1.0000 |
| 175 | 1.0000 | 1.0000 |
| 176 | 1.0000 | 1.0000 |
| 177 | 1.0000 | 1.0000 |
| 178 | 0.7000 | 1.0000 |
| 179 | 0.7000 | 1.0000 |
| 181 | 1.0800 | 1.0000 |
| 186 | 1.0800 | 1.0000 |
| 187 | 1.0800 | 1.0000 |
| 188 | 0.7000 | 1.0000 |
| 189 | 1.0000 | 1.0000 |
| 190 | 1.0000 | 1.0000 |
| 191 | 1.0000 | 1.0000 |
| 192 | 0.7000 | 1.0000 |

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

Public Auto - Liability Territory Factor

| Territory | Local | Unlimited |
|-----------|---------|-----------|
| 101 | 1.33420 | 1.0000 |
| 102 | 1.18210 | 1.0000 |
| 103 | 1.20740 | 1.0000 |
| 104 | 1.12500 | 1.0000 |
| 105 | 1.24860 | 1.0000 |
| 106 | 1.19200 | 1.0000 |
| 107 | 1.59740 | 1.0000 |
| 108 | 1.40400 | 1.0000 |
| 109 | 1.27710 | 1.0000 |
| 110 | 1.48310 | 1.0000 |
| 111 | 1.44190 | 1.0000 |
| 112 | 1.23920 | 1.0000 |
| 113 | 0.99860 | 1.0000 |
| 114 | 1.09040 | 1.0000 |
| 115 | 1.31230 | 1.0000 |
| 116 | 1.55290 | 1.0000 |
| 117 | 1.17610 | 1.0000 |
| 120 | 0.40260 | 1.0000 |
| 121 | 0.94150 | 1.0000 |
| 122 | 0.71960 | 1.0000 |
| 123 | 0.54820 | 1.0000 |
| 124 | 0.80530 | 1.0000 |
| 125 | 0.52290 | 1.0000 |
| 126 | 0.78280 | 1.0000 |
| 127 | 0.93490 | 1.0000 |
| 128 | 0.68170 | 1.0000 |
| 129 | 0.97010 | 1.0000 |
| 130 | 0.83050 | 1.0000 |
| 131 | 0.72560 | 1.0000 |
| 132 | 0.62130 | 1.0000 |
| 133 | 0.87170 | 1.0000 |
| 134 | 0.69100 | 1.0000 |
| 135 | 1.35020 | 1.0000 |

| Territory | Local | Unlimited |
|-----------|---------|-----------|
| 136 | 1.44200 | 1.0000 |
| 137 | 0.93820 | 1.0000 |
| 138 | 0.93160 | 1.0000 |
| 139 | 1.10630 | 1.0000 |
| 140 | 1.02390 | 1.0000 |
| 141 | 0.78930 | 1.0000 |
| 142 | 0.99530 | 1.0000 |
| 151 | 0.57210 | 1.0000 |
| 153 | 1.05250 | 1.0000 |
| 155 | 0.68170 | 1.0000 |
| 158 | 1.17280 | 1.0000 |
| 159 | 1.00140 | 1.0000 |
| 160 | 1.31560 | 1.0000 |
| 167 | 0.82720 | 1.0000 |
| 168 | 1.21400 | 1.0000 |
| 169 | 0.76080 | 1.0000 |
| 170 | 0.96350 | 1.0000 |
| 172 | 0.51030 | 1.0000 |
| 173 | 0.85250 | 1.0000 |
| 174 | 0.99530 | 1.0000 |
| 175 | 0.98270 | 1.0000 |
| 176 | 1.11230 | 1.0000 |
| 177 | 0.88440 | 1.0000 |
| 178 | 0.48500 | 1.0000 |
| 179 | 0.51030 | 1.0000 |
| 181 | 1.13160 | 1.0000 |
| 186 | 1.23590 | 1.0000 |
| 187 | 1.09040 | 1.0000 |
| 188 | 0.63060 | 1.0000 |
| 189 | 1.02660 | 1.0000 |
| 190 | 1.12830 | 1.0000 |
| 191 | 1.01400 | 1.0000 |
| 192 | 0.73830 | 1.0000 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Deductible Factor

If liability is written on a deductible basis, the deductible applies to owned and non-owned coverage. The deductible amount applies to the loss portion of the claim and not the expenses incurred by the company. Use the appropriate endorsement form.

| Deductible | CSL Factor | PD Only |
|-------------------|-----------------------|----------------|
| 250 | 0.990 | 0.990 |
| 500 | 0.980 | 0.980 |
| 1,000 | 0.955 | 0.955 |
| 2,500 | 0.905 | 0.905 |
| 5,000 | 0.794 | 0.825 |
| 7,500 | 0.747 | 0.796 |
| 10,000 | 0.700 | 0.767 |
| 15,000 | 0.650 | 0.750 |
| 20,000 | 0.600 | 0.732 |
| 25,000 | 0.565 | 0.725 |
| 35,000 | 0.520 | 0.718 |
| 50,000 | 0.442 | 0.708 |
| 75,000 | 0.370 | 0.699 |
| 100,000 | 0.320 | 0.623 |
| 150,000 | 0.290 | 0.561 |
| 200,000 | 0.260 | 0.505 |
| 250,000 | 0.230 | 0.455 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Expense Constant

Trucks & Tractors

| Coverage | Amount |
|-----------------|---------------|
| BI Liability | 188 |
| PD Liability | 62 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Liability Market Tier Factor

For risks with 10 or fewer power units, the insurance score on the owner of the business is obtained and placed into 1 of 10 Tiers (A - J). Based on the years in business and the insurance score, the Insurance score factor is determined and multiplied against the Market Tier Adjustment factor and rounded to 5 digits. Adjustment Group 1 applies to those with 3+ years in business that fall into Insurance Score Tiers F - J. Adjustment Group 2 applies to everything else. This factor is applied to the premium for each vehicle including trailers.

Insurance Score Factor

| Years In Bus | A | B | C | D | E | F | G | H | I | J |
|--------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1 | 1.32521 | 1.28111 | 1.23849 | 1.19728 | 1.15744 | 1.11893 | 1.08170 | 1.04570 | 1.04570 | 1.04570 |
| 2 | 1.32521 | 1.26677 | 1.19539 | 1.12804 | 1.06448 | 1.00451 | 0.94791 | 0.89450 | 0.89450 | 0.89450 |
| 3+ | 1.32521 | 1.26677 | 1.17855 | 1.08561 | 1.00000 | 0.92114 | 0.84850 | 0.78158 | 0.78158 | 0.78158 |

Market Tier Adjustment Factor (based on number of power units)

| # of Units | Adjustment Group 1 | Adjustment Group 2 |
|------------|--------------------|--------------------|
| 1 | 1.000 | 1.000 |
| 2 | 0.960 | 0.920 |
| 3 | 0.920 | 0.840 |
| 4 | 0.830 | 0.760 |
| 5 | 0.790 | 0.680 |
| 6 | 0.700 | 0.600 |
| 7 | 0.650 | 0.520 |
| 8 | 0.630 | 0.440 |
| 9 | 0.600 | 0.360 |
| 10 | 0.530 | 0.280 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Fleet Factor

| Power Units & Public Auto | LOCAL | UNL |
|--------------------------------------|--------------|------------|
| 1 | 0.95 | 0.95 |
| 2-4 | 1.00 | 1.00 |
| 5 | 1.05 | 0.98 |
| 6 | 1.05 | 0.96 |
| 7 | 1.05 | 0.94 |
| 8-10 | 1.05 | 0.92 |
| 11-15 | 1.05 | 0.90 |
| 16-25 | 1.10 | 0.90 |
| 26-50 | 1.10 | 0.85 |
| 51+ | 1.10 | 0.82 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Radius Factor

Trucks, Tractors, & Trailers

| Radius | Factor |
|---------------|---------------|
| 0-75 | 0.90 |
| 0-150 | 1.000 |
| 0-300 | 1.10 |
| 0-500 | 1.00 |
| Unlimited | 1.000 |

Public Auto

| Radius | Factor |
|---------------|---------------|
| 0-75 | 1.000 |
| 0-150 | 1.170 |
| 0-300 | 1.170 |
| 0-500 | 1.000 |
| Unlimited | 1.000 |

The above radius factors apply to the local base rates except for the 0-500 and Unlimited factor, which applies to unlimited radius base rates.

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Rating Class Factor – Truck, Tractors, & Trailers

| Rating Class | All Power Units except Mobile Equipment | | Mobile Equipment | | Trailers | |
|--------------------------------------|---|-----------|------------------|-----------|----------|-----------|
| | Local | Unlimited | Local | Unlimited | Local | Unlimited |
| Auto or Boat Hauling | 1.200 | 1.200 | 1.200 | 1.200 | 1.200 | 1.200 |
| Container/Intermodal Hauling | 1.120 | 1.120 | 1.120 | 1.120 | 1.120 | 1.120 |
| Dry Bulk, Hopper or Farm Products | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 |
| Dry Van or Box - Double Trailer | 1.136 | 1.136 | 1.136 | 1.136 | 1.136 | 1.136 |
| Dry Van or Box - Single Trailer | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Dumping | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Dumping - Coal | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Flatbed | 1.0600 | 1.0600 | 1.000 | 1.000 | 1.000 | 1.000 |
| Livestock | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Log or Pulp Hauling | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Mobile Home Hauling | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Refrigerated Goods | 1.180 | 1.180 | 1.180 | 1.180 | 1.180 | 1.180 |
| Special Type Operations | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Tanker - Fuel | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 |
| Tanker - Liquids or Compressed Gases | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 |
| Towing and Recovery | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 |
| Waste or Garbage | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Courier-Specialized Delivery | 1.320 | 1.320 | 1.320 | 1.320 | 1.320 | 1.320 |
| Service use truck | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 |
| Other Commercial Use - truck | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Driveaway | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| PPT - corp owned | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 |
| Non-Trucking | 0.100 | 0.100 | 1.000 | 1.000 | 0.020 | 0.020 |
| Contractors | 0.600 | 0.600 | 0.600 | 0.600 | 0.600 | 0.600 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Rating Class Factor – Public Auto

| Rating Class | Local | Unlimited |
|--|--------------|------------------|
| Airport Bus | 0.880 | 0.880 |
| Airport Limousine | 1.000 | 1.000 |
| All Other Public Auto | 0.620 | 0.620 |
| Bus Not Otherwise Classified | 0.620 | 0.620 |
| Casino Bus | 0.620 | 0.620 |
| Charter Bus | 1.410 | 1.410 |
| Church Bus | 0.260 | 0.260 |
| Daycare Bus | 0.400 | 0.400 |
| Employee Service | 0.660 | 0.660 |
| Employee Transportation | 0.660 | 0.660 |
| Hotel / Motel Shuttle | 0.620 | 0.620 |
| Inter-City Bus | 1.500 | 1.500 |
| Kiddie Cab | 0.400 | 0.400 |
| Limo – Not Otherwise Classified | 1.000 | 1.000 |
| Limousine | 1.000 | 1.000 |
| Luxury Sedan | 1.000 | 1.000 |
| Medical Transport – Emergency | 1.420 | 1.420 |
| Medical Transport – Non-Emergency | 1.420 | 1.420 |
| Private Passenger Auto | 0.350 | 0.350 |
| School Bus – All Other | 0.400 | 0.400 |
| School Bus – Owned by Political Subdivision or School District | 0.320 | 0.320 |
| Seasonal Recreation Transportation | 0.620 | 0.620 |
| Sightseeing Bus | 0.970 | 0.970 |
| Social Service – All Other | 0.530 | 0.530 |
| Social Service – Employee Operated | 0.620 | 0.620 |
| Taxicab | 2.500 | 0.500 |
| Transportation of Athletes and Entertainers | 0.440 | 0.440 |
| Trolley | 1.060 | 1.060 |
| Urban Bus | 1.060 | 1.060 |
| Van Pool – All Other | 0.660 | 0.660 |
| Van Pool – Employer Furnished | 0.600 | 0.600 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Time In Business Factor

Time In Business Factor

| Years in Business | Factor |
|--------------------------|---------------|
| 0 | 1.16 |
| 1 | 1.09 |
| 2 | 1.09 |
| 3 | 1.08 |
| 4 | 1.06 |
| 5 | 1.03 |
| 6 | 0.99 |
| 7 | 0.98 |
| 8 | 0.97 |
| 9 | 0.96 |
| 10+ | 0.95 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Liability Average Driver Factor

For risks with 10 or fewer power units, the driving record, driver age, driver tenure, and driving experience are determined for each driver and averaged together to determine the Average Driver Factor for the coverage. The steps are as follows:

- Drivers are assigned points based on violations and accidents.
- Points are assigned a factor, based on 3 years MVR experience.
- Driver age is assigned a factor.
- Driver tenure is assigned a factor.
- CDL driver experience is assigned a factor.
- The four factors are multiplied together and rounded to 5 digits.
- All drivers are ranked by highest factor to lowest factor.
- Drivers in excess of the number of power units are removed from the average factor calculation.
- The average driver factor is applied to each vehicle's premium.

Violation and Accident Point Factor

| Points | Factor |
|--------|--------|
| 0 | 0.951 |
| 1 | 1.000 |
| 2 | 1.052 |
| 3 | 1.106 |
| 4 | 1.164 |
| 5 | 1.224 |
| 6 | 1.288 |
| 7 | 1.356 |
| 8 | 1.426 |
| 9 | 1.500 |
| 10 | 1.578 |
| 11 | 1.660 |
| 12 | 1.746 |
| 13+ | 1.837 |

Driving Experience Factor

| Experience | Factor |
|------------|--------|
| 0 | 1.20 |
| 1 | 1.14 |
| 2 | 1.09 |
| 3-9 | 1.00 |
| 10+ | 0.98 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Driver Age Factor

| Age | Factor |
|------------|---------------|
| 18 | 1.6995 |
| 19-21 | 1.55 |
| 22-24 | 1.20 |
| 25-30 | 1.15 |
| 31-40 | 1.05 |
| 41-45 | 0.98 |
| 46-55 | 0.95 |
| 56-60 | 0.98 |
| 61-65 | 1.10 |
| 66-70 | 1.20 |
| 71-75 | 1.30 |
| 76-80 | 1.40 |
| 81-85 | 1.50 |
| 86-89 | 1.60 |
| 90+ | 1.70 |

Driver Tenure Factor

| Years | Factor |
|--------------|---------------|
| 0 | 1.10 |
| 1 | 1.10 |
| 2 | 1.08 |
| 3 | 1.04 |
| 4 | 1.00 |
| 5 | 0.96 |
| 6+ | 0.92 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules
Liability Commodity Factor

Power Units & Trailers

| Commodity | Coverage Type | Factor |
|-------------|---------------|--------|
| All classes | BI Liability | 1.00 |
| All classes | PD Liability | 1.00 |

Public Auto

| Commodity Type | Coverage | Factor |
|--|--------------|---------|
| Taxicab | BI Liability | 1.00000 |
| Mobile App Livery Service (On Demand Request Tool) | BI Liability | 1.00000 |
| Funeral Directors | BI Liability | 1.00000 |
| Between 121" & 140" | BI Liability | 1.25000 |
| All Other Airport Limos | BI Liability | 1.00000 |
| All Other Limos & Luxury Sedans | BI Liability | 1.00000 |
| School Bus - Owned by Political Subdivision or School District | BI Liability | 1.00000 |
| All Other School Buses | BI Liability | 1.00000 |
| All Other Church Buses | BI Liability | 1.00000 |
| All Other Urban Buses | BI Liability | 1.00000 |
| All Other Airport Buses | BI Liability | 1.00000 |
| All Other Inter-City Buses | BI Liability | 1.00000 |
| Transports to gambling facilities more than 25% of the time | BI Liability | 1.25000 |
| All Other Charter Buses | BI Liability | 1.00000 |
| All Other Sightseeing Buses | BI Liability | 1.00000 |
| Bus Not Otherwise Classified | BI Liability | 1.00000 |
| All Other Casino Buses | BI Liability | 1.00000 |
| All Other Transportation of Athletes and Entertainers | BI Liability | 1.00000 |
| All Other Social Service | BI Liability | 1.00000 |
| Van Pools | BI Liability | 1.00000 |
| Has Special Equipment for physically impaired | BI Liability | 1.25000 |
| Doesn't have special Equipment for physically impaired | BI Liability | 1.00000 |
| Employee Transportation | BI Liability | 1.00000 |
| All Other Employee Services | BI Liability | 1.00000 |
| All Other Hotel / Motel Shuttle | BI Liability | 1.00000 |
| All Other Seasonal Recreation Transportation | BI Liability | 1.00000 |
| All Other Kiddie Cabs | BI Liability | 1.00000 |
| All Other Daycare Buses | BI Liability | 1.00000 |
| Private Passenger Auto | BI Liability | 1.00000 |
| All Other Public Auto | BI Liability | 1.00000 |

| Commodity Type | Coverage | Factor |
|--|--------------|---------|
| Taxicab | PD Liability | 1.00000 |
| Mobile App Livery Service (On Demand Request Tool) | PD Liability | 1.00000 |
| Funeral Directors | PD Liability | 1.00000 |
| Between 121" & 140" | PD Liability | 1.25000 |
| All Other Airport Limos | PD Liability | 1.00000 |
| All Other Limos & Luxury Sedans | PD Liability | 1.00000 |
| School Bus - Owned by Political Subdivision or School District | PD Liability | 1.00000 |
| All Other School Buses | PD Liability | 1.00000 |
| All Other Church Buses | PD Liability | 1.00000 |
| All Other Urban Buses | PD Liability | 1.00000 |
| All Other Airport Buses | PD Liability | 1.00000 |
| All Other Inter-City Buses | PD Liability | 1.00000 |
| Transports to gambling facilities more than 25% of the time | PD Liability | 1.25000 |
| All Other Charter Buses | PD Liability | 1.00000 |
| All Other Sightseeing Buses | PD Liability | 1.00000 |
| Bus Not Otherwise Classified | PD Liability | 1.00000 |
| All Other Casino Buses | PD Liability | 1.00000 |
| All Other Transportation of Athletes and Entertainers | PD Liability | 1.00000 |
| All Other Social Service | PD Liability | 1.00000 |
| Van Pools | PD Liability | 1.00000 |
| Has Special Equipment for physically impaired | PD Liability | 1.25000 |
| Doesn't have special Equipment for physically impaired | PD Liability | 1.00000 |
| Employee Transportation | PD Liability | 1.00000 |
| All Other Employee Services | PD Liability | 1.00000 |
| All Other Hotel / Motel Shuttle | PD Liability | 1.00000 |
| All Other Seasonal Recreation Transportation | PD Liability | 1.00000 |
| All Other Kiddie Cabs | PD Liability | 1.00000 |
| All Other Daycare Buses | PD Liability | 1.00000 |
| Private Passenger Auto | PD Liability | 1.00000 |
| All Other Public Auto | PD Liability | 1.00000 |

A – Driver to Vehicle Ratio

For risks with 10 or fewer power units, divide the number of drivers on the policy by the number of power units. This value is the policy's Driver to Vehicle Ratio. Select the appropriate factor based on this value from the table below.

| Driver to Vehicle Ratio Assignment | Factor |
|---|---------------------|
| <= 1.0 | 1.00 |
| > 1.0 & <= 1.5 | 1. 0 500 |
| > 1.5 | 1. 4 500 |

This factor does not apply to non-trucking and public auto rating class risks.

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

A – Risk Tier Factor

| Risk Tier | Factor | Risk Tier | Factor | Risk Tier | Factor | Risk Tier | Factor |
|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|
| 0 | 0.50 | 27 | 0.77 | 54 | 1.04 | 81 | 1.31 |
| 1 | 0.51 | 28 | 0.78 | 55 | 1.05 | 82 | 1.32 |
| 2 | 0.52 | 29 | 0.79 | 56 | 1.06 | 83 | 1.33 |
| 3 | 0.53 | 30 | 0.80 | 57 | 1.07 | 84 | 1.34 |
| 4 | 0.54 | 31 | 0.81 | 58 | 1.08 | 85 | 1.35 |
| 5 | 0.55 | 32 | 0.82 | 59 | 1.09 | 86 | 1.37 |
| 6 | 0.56 | 33 | 0.83 | 60 | 1.10 | 87 | 1.39 |
| 7 | 0.57 | 34 | 0.84 | 61 | 1.11 | 88 | 1.41 |
| 8 | 0.58 | 35 | 0.85 | 62 | 1.12 | 89 | 1.43 |
| 9 | 0.59 | 36 | 0.86 | 63 | 1.13 | 90 | 1.45 |
| 10 | 0.60 | 37 | 0.87 | 64 | 1.14 | 91 | 1.47 |
| 11 | 0.61 | 38 | 0.88 | 65 | 1.15 | 92 | 1.49 |
| 12 | 0.62 | 39 | 0.89 | 66 | 1.16 | 93 | 1.51 |
| 13 | 0.63 | 40 | 0.90 | 67 | 1.17 | 94 | 1.53 |
| 14 | 0.64 | 41 | 0.91 | 68 | 1.18 | 95 | 1.55 |
| 15 | 0.65 | 42 | 0.92 | 69 | 1.19 | 96 | 1.60 |
| 16 | 0.66 | 43 | 0.93 | 70 | 1.20 | 97 | 1.65 |
| 17 | 0.67 | 44 | 0.94 | 71 | 1.21 | 98 | 1.70 |
| 18 | 0.68 | 45 | 0.95 | 72 | 1.22 | 99 | 1.75 |
| 19 | 0.69 | 46 | 0.96 | 73 | 1.23 | 100 | 1.80 |
| 20 | 0.70 | 47 | 0.97 | 74 | 1.24 | 101 | 1.85 |
| 21 | 0.71 | 48 | 0.98 | 75 | 1.25 | 102 | 1.90 |
| 22 | 0.72 | 49 | 0.99 | 76 | 1.26 | 103 | 1.95 |
| 23 | 0.73 | 50 | 1.00 | 77 | 1.27 | 104 | 2.00 |
| 24 | 0.74 | 51 | 1.01 | 78 | 1.28 | Neutral | 1.00 |
| 25 | 0.75 | 52 | 1.02 | 79 | 1.29 | | |
| 26 | 0.76 | 53 | 1.03 | 80 | 1.30 | | |

Applies to Power Units and Trailers only.

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

A – Vehicle Age Factor

| Age of Vehicle | Factor |
|-----------------------|---------------|
| 0 | 0.85 |
| 1 | 0.87 |
| 2 | 0.89 |
| 3 | 0.91 |
| 4 | 0.93 |
| 5 | 0.95 |
| 6 | 0.98 |
| 7 | 1.00 |
| 8 | 1.02 |
| 9 | 1.04 |
| 10+ | 1.05 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

A – Liability Commercial Credit Tier Factor

For risks with 5 or more power units, the commercial credit score of the business is obtained and placed into 1 of 14 Tiers. The commercial credit score factor is determined and multiplied against the Commercial Credit Adjustment factor and rounded to 5 digits. Adjustment Group 1 applies to those with a Market Tier Factor. Adjustment Group 2 applies to everything else. This factor is applied to the premium for each vehicle including trailers.

Commercial Credit Score Factor

| Commercial Credit Tier | Factor |
|------------------------|---------|
| 1 | 1.15000 |
| 2 | 1.09000 |
| 3 | 1.06000 |
| 4 | 1.04000 |
| 5 | 1.02000 |
| 6 | 1.00000 |
| 7 | 0.98000 |
| 8 | 0.96000 |
| 9 | 0.94000 |
| 10 | 0.91000 |
| 11 | 0.89000 |
| 12 | 0.87000 |
| 13 | 0.85000 |
| 14 | 0.85000 |

Commercial Credit Adjustment Factor (based on number of power units)

| # of Units | Adjustment Group 1 | Adjustment Group 2 |
|------------|--------------------|--------------------|
| 5 | 0.50 | 1.00 |
| 6 | 0.60 | 1.00 |
| 7 | 0.70 | 1.00 |
| 8 | 0.80 | 1.00 |
| 9 | 0.90 | 1.00 |
| 10+ | 1.00 | 1.00 |

B – Physical Damage Base Premiums

Trucks, Tractors, Trailers, Mobile Equipment, & Non-Trucking Base Premiums

| | |
|------------------------|------------------------------|
| Collision | 1, 763 <u>939</u> |
| Comprehensive | 485 <u>534</u> |
| Special Causes of Loss | 441 <u>485</u> |

Public Auto Base Premiums

| | |
|------------------------|-----|
| Collision | 561 |
| Comprehensive | 223 |
| Special Causes of Loss | 212 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Deductible

Collision, Comprehensive and Specified Cause of Loss

| Stated Value Range | Deductible | | | | | | |
|--------------------|------------|-------|-------|-------|-------|-------|-------|
| | 500 | 1000 | 2500 | 5000 | 10000 | 25000 | 50000 |
| 0 - 10000 | 1.180 | 1.000 | 0.797 | 0.513 | 0.513 | 0.426 | 0.296 |
| 10001 - 20000 | 1.160 | 1.000 | 0.866 | 0.677 | 0.528 | 0.426 | 0.296 |
| 20001 - 30000 | 1.140 | 1.000 | 0.902 | 0.761 | 0.528 | 0.426 | 0.296 |
| 30001 - 40000 | 1.130 | 1.000 | 0.918 | 0.805 | 0.618 | 0.426 | 0.296 |
| 40001 - 50000 | 1.125 | 1.000 | 0.927 | 0.829 | 0.659 | 0.426 | 0.296 |
| 50001 - 60000 | 1.120 | 1.000 | 0.932 | 0.839 | 0.679 | 0.426 | 0.296 |
| 60001 - 70000 | 1.115 | 1.000 | 0.933 | 0.843 | 0.693 | 0.466 | 0.296 |
| 70001 - 80000 | 1.110 | 1.000 | 0.942 | 0.869 | 0.736 | 0.54 | 0.296 |
| 80001 - 90000 | 1.105 | 1.000 | 0.943 | 0.872 | 0.741 | 0.569 | 0.296 |
| 90001 - 100000 | 1.100 | 1.000 | 0.943 | 0.876 | 0.749 | 0.593 | 0.328 |
| 100001 - 110000 | 1.095 | 1.000 | 0.945 | 0.879 | 0.753 | 0.621 | 0.36 |
| 110001 - 120000 | 1.095 | 1.000 | 0.946 | 0.882 | 0.759 | 0.637 | 0.388 |
| 120001 - 130000 | 1.095 | 1.000 | 0.947 | 0.885 | 0.764 | 0.649 | 0.409 |
| 130001 - 140000 | 1.095 | 1.000 | 0.948 | 0.887 | 0.768 | 0.66 | 0.427 |
| 140001 - 150000 | 1.095 | 1.000 | 0.949 | 0.888 | 0.771 | 0.67 | 0.443 |
| 150001 - 160000 | 1.095 | 1.000 | 0.949 | 0.89 | 0.774 | 0.677 | 0.455 |
| 160001 - 170000 | 1.095 | 1.000 | 0.95 | 0.891 | 0.777 | 0.684 | 0.468 |
| 170001 - 180000 | 1.095 | 1.000 | 0.95 | 0.892 | 0.78 | 0.691 | 0.479 |
| 180001 - 190000 | 1.095 | 1.000 | 0.951 | 0.894 | 0.782 | 0.697 | 0.489 |
| 190001 - 200000 | 1.095 | 1.000 | 0.951 | 0.895 | 0.784 | 0.702 | 0.498 |
| Over 200000 | 1.095 | 1.000 | 0.954 | 0.901 | 0.797 | 0.736 | 0.556 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Stated Value Factor

Power Units & Public Auto for Collision and Comprehensive/SCOL

| Stated Value Range | Factor |
|--------------------|---------|
| 0 - 1000 | 0.19700 |
| 1001 - 1500 | 0.21230 |
| 1501 - 2000 | 0.22793 |
| 2001 - 2500 | 0.24728 |
| 2501 - 3000 | 0.26663 |
| 3001 - 3500 | 0.28598 |
| 3501 - 4000 | 0.30533 |
| 4001 - 4500 | 0.32468 |
| 4501 - 5000 | 0.34403 |
| 5001 - 5500 | 0.36338 |
| 5501 - 6000 | 0.38273 |
| 6001 - 6500 | 0.40208 |
| 6501 - 7000 | 0.42143 |
| 7001 - 7500 | 0.44078 |
| 7501 - 8000 | 0.46013 |
| 8001 - 8500 | 0.47948 |
| 8501 - 9000 | 0.49883 |
| 9001 - 9500 | 0.51818 |
| 9501 - 10000 | 0.53753 |
| 10001 - 10500 | 0.55688 |
| 10501 - 11000 | 0.57623 |
| 11001 - 11500 | 0.59558 |
| 11501 - 12000 | 0.61493 |
| 12001 - 12500 | 0.63428 |
| 12501 - 13000 | 0.65145 |
| 13001 - 13500 | 0.66644 |
| 13501 - 14000 | 0.68143 |
| 14001 - 14500 | 0.69642 |
| 14501 - 15000 | 0.71141 |
| 15001 - 15500 | 0.72640 |
| 15501 - 16000 | 0.74139 |
| 16001 - 16500 | 0.75639 |
| 16501 - 17000 | 0.77138 |

| Stated Value Range | Factor |
|--------------------|---------|
| 17001 - 17500 | 0.78637 |
| 17501 - 18000 | 0.80187 |
| 18001 - 18500 | 0.80853 |
| 18501 - 19000 | 0.81525 |
| 19001 - 19500 | 0.82202 |
| 19501 - 20000 | 0.82885 |
| 20001 - 20500 | 0.83920 |
| 20501 - 21000 | 0.84620 |
| 21001 - 21500 | 0.85320 |
| 21501 - 22000 | 0.86032 |
| 22001 - 22500 | 0.86743 |
| 22501 - 23000 | 0.87467 |
| 23001 - 23500 | 0.88190 |
| 23501 - 24000 | 0.88926 |
| 24001 - 24500 | 0.89661 |
| 24501 - 25000 | 0.90409 |
| 25001 - 25500 | 0.91157 |
| 25501 - 26000 | 0.91918 |
| 26001 - 26500 | 0.92678 |
| 26501 - 27000 | 0.93451 |
| 27001 - 27500 | 0.94224 |
| 27501 - 28000 | 0.95010 |
| 28001 - 28500 | 0.95795 |
| 28501 - 29000 | 0.96594 |
| 29001 - 29500 | 0.97393 |
| 29501 - 30000 | 0.98206 |
| 30001 - 30500 | 0.99018 |
| 30501 - 31000 | 0.99844 |
| 31001 - 31500 | 1.00670 |
| 31501 - 32000 | 1.01510 |
| 32001 - 32500 | 1.02349 |
| 32501 - 33000 | 1.03203 |
| 33001 - 33500 | 1.04057 |

| Stated Value Range | Factor |
|--------------------|---------|
| 33501 - 34000 | 1.04925 |
| 34001 - 34500 | 1.05793 |
| 34501 - 35000 | 1.06675 |
| 35001 - 35500 | 1.07557 |
| 35501 - 36000 | 1.08455 |
| 36001 - 36500 | 1.09352 |
| 36501 - 37000 | 1.10264 |
| 37001 - 37500 | 1.11176 |
| 37501 - 38000 | 1.12103 |
| 38001 - 38500 | 1.13030 |
| 38501 - 39000 | 1.13973 |
| 39001 - 39500 | 1.14916 |
| 39501 - 40000 | 1.15875 |
| 40001 - 40500 | 1.16833 |
| 40501 - 41000 | 1.17808 |
| 41001 - 41500 | 1.18782 |
| 41501 - 42000 | 1.19773 |
| 42001 - 42500 | 1.20764 |
| 42501 - 43000 | 1.21771 |
| 43001 - 43500 | 1.22778 |
| 43501 - 44000 | 1.23802 |
| 44001 - 44500 | 1.24826 |
| 44501 - 45000 | 1.25868 |
| 45001 - 45500 | 1.26909 |
| 45501 - 46000 | 1.27968 |
| 46001 - 46500 | 1.29026 |
| 46501 - 47000 | 1.30102 |
| 47001 - 47500 | 1.31178 |
| 47501 - 48000 | 1.32272 |
| 48001 - 48500 | 1.33366 |
| 48501 - 49000 | 1.34479 |
| 49001 - 49500 | 1.35591 |
| 49501 - 50000 | 1.36722 |

Canal Insurance Company – California**Commercial Auto Liability and Physical Damage Rates and Rules**

| Stated Value Range | Factor |
|---------------------------|---------------|
| 50001 - 50500 | 1.37853 |
| 50501 - 51000 | 1.39003 |
| 51001 - 51500 | 1.40153 |
| 51501 - 52000 | 1.41322 |
| 52001 - 52500 | 1.42491 |
| 52501 - 53000 | 1.43680 |
| 53001 - 53500 | 1.44868 |
| 53501 - 54000 | 1.46076 |
| 54001 - 54500 | 1.47284 |
| 54501 - 55000 | 1.48513 |
| 55001 - 55500 | 1.49741 |
| 55501 - 56000 | 1.50990 |
| 56001 - 56500 | 1.52239 |
| 56501 - 57000 | 1.53509 |
| 57001 - 57500 | 1.54779 |
| 57501 - 58000 | 1.56070 |
| 58001 - 58500 | 1.57361 |
| 58501 - 59000 | 1.58674 |
| 59001 - 59500 | 1.59986 |
| 59501 - 60000 | 1.61321 |
| 60001 - 60500 | 1.62655 |
| 60501 - 61000 | 1.64012 |
| 61001 - 61500 | 1.65368 |
| 61501 - 62000 | 1.66748 |
| 62001 - 62500 | 1.68127 |
| 62501 - 63000 | 1.69530 |
| 63001 - 63500 | 1.70932 |
| 63501 - 64000 | 1.72358 |
| 64001 - 64500 | 1.73783 |
| 64501 - 65000 | 1.75233 |
| 65001 - 65500 | 1.76682 |
| 65501 - 66000 | 1.78902 |
| 66001 - 66500 | 1.81122 |
| 66501 - 67000 | 1.82436 |
| 67001 - 67500 | 1.83750 |
| 67501 - 68000 | 1.85064 |
| 68001 - 68500 | 1.86378 |

| Stated Value Range | Factor |
|---------------------------|---------------|
| 68501 - 69000 | 1.87001 |
| 69001 - 69500 | 1.87624 |
| 69501 - 70000 | 1.88247 |
| 70001 - 70500 | 1.88870 |
| 70501 - 71000 | 1.89493 |
| 71001 - 71500 | 1.90116 |
| 71501 - 72000 | 1.90739 |
| 72001 - 72500 | 1.91362 |
| 72501 - 73000 | 1.91985 |
| 73001 - 73500 | 1.92608 |
| 73501 - 74000 | 1.93230 |
| 74001 - 74500 | 1.93853 |
| 74501 - 75000 | 1.94476 |
| 75001 - 75500 | 1.95099 |
| 75501 - 76000 | 1.95722 |
| 76001 - 76500 | 1.96345 |
| 76501 - 77000 | 1.96968 |
| 77001 - 77500 | 1.97591 |
| 77501 - 78000 | 1.98214 |
| 78001 - 78500 | 1.98837 |
| 78501 - 79000 | 1.99460 |
| 79001 - 79500 | 2.00083 |
| 79501 - 80000 | 2.00706 |
| 80001 - 80500 | 2.01329 |
| 80501 - 81000 | 2.01952 |
| 81001 - 81500 | 2.02575 |
| 81501 - 82000 | 2.03197 |
| 82001 - 82500 | 2.03820 |
| 82501 - 83000 | 2.04443 |
| 83001 - 83500 | 2.05066 |
| 83501 - 84000 | 2.05689 |
| 84001 - 84500 | 2.06312 |
| 84501 - 85000 | 2.06935 |
| 85001 - 85500 | 2.07558 |
| 85501 - 86000 | 2.08181 |
| 86001 - 86500 | 2.08804 |
| 86501 - 87000 | 2.09427 |

| Stated Value Range | Factor |
|---------------------------|---------------|
| 87001 - 87500 | 2.10050 |
| 87501 - 88000 | 2.10673 |
| 88001 - 88500 | 2.11296 |
| 88501 - 89000 | 2.11919 |
| 89001 - 89500 | 2.12542 |
| 89501 - 90000 | 2.13165 |
| 90001 - 90500 | 2.13788 |
| 90501 - 91000 | 2.14411 |
| 91001 - 91500 | 2.15034 |
| 91501 - 92000 | 2.15656 |
| 92001 - 92500 | 2.16279 |
| 92501 - 93000 | 2.16902 |
| 93001 - 93500 | 2.17525 |
| 93501 - 94000 | 2.18148 |
| 94001 - 94500 | 2.18771 |
| 94501 - 95000 | 2.19394 |
| 95001 - 95500 | 2.20017 |
| 95501 - 96000 | 2.20640 |
| 96001 - 96500 | 2.21263 |
| 96501 - 97000 | 2.21886 |
| 97001 - 97500 | 2.22509 |
| 97501 - 98000 | 2.23132 |
| 98001 - 98500 | 2.23755 |
| 98501 - 99000 | 2.24378 |
| 99001 - 99500 | 2.25001 |
| 99501 - 100000 | 2.25624 |
| 100001 - 100500 | 2.26247 |
| 100501 - 101000 | 2.26870 |
| 101001 - 101500 | 2.27493 |
| 101501 - 102000 | 2.28115 |
| 102001 - 102500 | 2.28738 |
| 102501 - 103000 | 2.29361 |
| 103001 - 103500 | 2.29984 |
| 103501 - 104000 | 2.30607 |
| 104001 - 104500 | 2.31230 |
| 104501 - 105000 | 2.31853 |
| 105001 - 105500 | 2.32476 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|--------------------|---------|
| 105501 - 106000 | 2.33099 |
| 106001 - 106500 | 2.33722 |
| 106501 - 107000 | 2.34345 |
| 107001 - 107500 | 2.34968 |
| 107501 - 108000 | 2.35591 |
| 108001 - 108500 | 2.36214 |
| 108501 - 109000 | 2.36837 |
| 109001 - 109500 | 2.37460 |
| 109501 - 110000 | 2.38083 |
| 110001 - 110500 | 2.38706 |
| 110501 - 111000 | 2.39329 |
| 111001 - 111500 | 2.39952 |
| 111501 - 112000 | 2.40574 |
| 112001 - 112500 | 2.41197 |
| 112501 - 113000 | 2.41820 |
| 113001 - 113500 | 2.42443 |
| 113501 - 114000 | 2.43066 |
| 114001 - 114500 | 2.43689 |
| 114501 - 115000 | 2.44312 |
| 115001 - 115500 | 2.44935 |
| 115501 - 116000 | 2.45558 |
| 116001 - 116500 | 2.46181 |
| 116501 - 117000 | 2.46804 |
| 117001 - 117500 | 2.47427 |
| 117501 - 118000 | 2.48050 |
| 118001 - 118500 | 2.48673 |
| 118501 - 119000 | 2.49296 |
| 119001 - 119500 | 2.49919 |
| 119501 - 120000 | 2.50542 |
| 120001 - 120500 | 2.51165 |
| 120501 - 121000 | 2.51788 |
| 121001 - 121500 | 2.52411 |
| 121501 - 122000 | 2.53033 |
| 122001 - 122500 | 2.53656 |
| 122501 - 123000 | 2.54279 |
| 123001 - 123500 | 2.54902 |
| 123501 - 124000 | 2.55525 |

| Stated Value Range | Factor |
|--------------------|---------|
| 124001 - 124500 | 2.56148 |
| 124501 - 125000 | 2.56771 |
| 125001 - 125500 | 2.57394 |
| 125501 - 126000 | 2.58017 |
| 126001 - 126500 | 2.58640 |
| 126501 - 127000 | 2.59263 |
| 127001 - 127500 | 2.59886 |
| 127501 - 128000 | 2.60509 |
| 128001 - 128500 | 2.61132 |
| 128501 - 129000 | 2.61755 |
| 129001 - 129500 | 2.62378 |
| 129501 - 130000 | 2.63001 |
| 130001 - 130500 | 2.63624 |
| 130501 - 131000 | 2.64247 |
| 131001 - 131500 | 2.64870 |
| 131501 - 132000 | 2.65492 |
| 132001 - 132500 | 2.66115 |
| 132501 - 133000 | 2.66738 |
| 133001 - 133500 | 2.67361 |
| 133501 - 134000 | 2.67984 |
| 134001 - 134500 | 2.68607 |
| 134501 - 135000 | 2.69230 |
| 135001 - 135500 | 2.69853 |
| 135501 - 136000 | 2.70476 |
| 136001 - 136500 | 2.71099 |
| 136501 - 137000 | 2.71722 |
| 137001 - 137500 | 2.72345 |
| 137501 - 138000 | 2.72968 |
| 138001 - 138500 | 2.73591 |
| 138501 - 139000 | 2.74214 |
| 139001 - 139500 | 2.74837 |
| 139501 - 140000 | 2.75460 |
| 140001 - 140500 | 2.76083 |
| 140501 - 141000 | 2.76706 |
| 141001 - 141500 | 2.77329 |
| 141501 - 142000 | 2.77951 |
| 142001 - 142500 | 2.78574 |

| Stated Value Range | Factor |
|--------------------|---------|
| 142501 - 143000 | 2.79197 |
| 143001 - 143500 | 2.79820 |
| 143501 - 144000 | 2.80443 |
| 144001 - 144500 | 2.81066 |
| 144501 - 145000 | 2.81689 |
| 145001 - 145500 | 2.82312 |
| 145501 - 146000 | 2.82935 |
| 146001 - 146500 | 2.83558 |
| 146501 - 147000 | 2.84181 |
| 147001 - 147500 | 2.84804 |
| 147501 - 148000 | 2.85427 |
| 148001 - 148500 | 2.86050 |
| 148501 - 149000 | 2.86673 |
| 149001 - 149500 | 2.87296 |
| 149501 - 150000 | 2.87919 |
| 150001 - 150500 | 2.88542 |
| 150501 - 151000 | 2.89165 |
| 151001 - 151500 | 2.89788 |
| 151501 - 152000 | 2.90410 |
| 152001 - 152500 | 2.91033 |
| 152501 - 153000 | 2.91656 |
| 153001 - 153500 | 2.92279 |
| 153501 - 154000 | 2.92902 |
| 154001 - 154500 | 2.93525 |
| 154501 - 155000 | 2.94148 |
| 155001 - 155500 | 2.94771 |
| 155501 - 156000 | 2.95394 |
| 156001 - 156500 | 2.96017 |
| 156501 - 157000 | 2.96640 |
| 157001 - 157500 | 2.97263 |
| 157501 - 158000 | 2.97886 |
| 158001 - 158500 | 2.98509 |
| 158501 - 159000 | 2.99132 |
| 159001 - 159500 | 2.99755 |
| 159501 - 160000 | 3.00377 |
| 160001 - 160500 | 3.01000 |
| 160501 - 161000 | 3.01623 |

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Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|--------------------|---------|
| 161001 - 161500 | 3.02246 |
| 161501 - 162000 | 3.02869 |
| 162001 - 162500 | 3.03492 |
| 162501 - 163000 | 3.04115 |
| 163001 - 163500 | 3.04738 |
| 163501 - 164000 | 3.05361 |
| 164001 - 164500 | 3.05984 |
| 164501 - 165000 | 3.06607 |
| 165001 - 165500 | 3.07230 |
| 165501 - 166000 | 3.07853 |
| 166001 - 166500 | 3.08476 |
| 166501 - 167000 | 3.09099 |
| 167001 - 167500 | 3.09722 |
| 167501 - 168000 | 3.10345 |
| 168001 - 168500 | 3.10968 |
| 168501 - 169000 | 3.11591 |
| 169001 - 169500 | 3.12214 |
| 169501 - 170000 | 3.12836 |
| 170001 - 170500 | 3.13459 |
| 170501 - 171000 | 3.14082 |
| 171001 - 171500 | 3.14705 |
| 171501 - 172000 | 3.15328 |
| 172001 - 172500 | 3.15951 |
| 172501 - 173000 | 3.16574 |
| 173001 - 173500 | 3.17197 |
| 173501 - 174000 | 3.17820 |
| 174001 - 174500 | 3.18443 |
| 174501 - 175000 | 3.19066 |
| 175001 - 175500 | 3.19689 |
| 175501 - 176000 | 3.20312 |
| 176001 - 176500 | 3.20935 |
| 176501 - 177000 | 3.21558 |
| 177001 - 177500 | 3.22181 |
| 177501 - 178000 | 3.22804 |
| 178001 - 178500 | 3.23427 |
| 178501 - 179000 | 3.25524 |
| 179001 - 179500 | 3.27620 |

| Stated Value Range | Factor |
|--------------------|---------|
| 179501 - 180000 | 3.29717 |
| 180001 - 180500 | 3.31813 |
| 180501 - 181000 | 3.32475 |
| 181001 - 181500 | 3.33137 |
| 181501 - 182000 | 3.33798 |
| 182001 - 182500 | 3.34460 |
| 182501 - 183000 | 3.35122 |
| 183001 - 183500 | 3.35784 |
| 183501 - 184000 | 3.36445 |
| 184001 - 184500 | 3.37107 |
| 184501 - 185000 | 3.37769 |
| 185001 - 185500 | 3.38431 |
| 185501 - 186000 | 3.39092 |
| 186001 - 186500 | 3.39754 |
| 186501 - 187000 | 3.40416 |
| 187001 - 187500 | 3.41078 |
| 187501 - 188000 | 3.41739 |
| 188001 - 188500 | 3.42401 |
| 188501 - 189000 | 3.43063 |
| 189001 - 189500 | 3.43725 |
| 189501 - 190000 | 3.44386 |
| 190001 - 190500 | 3.45048 |
| 190501 - 191000 | 3.45710 |
| 191001 - 191500 | 3.46372 |
| 191501 - 192000 | 3.47033 |
| 192001 - 192500 | 3.47695 |
| 192501 - 193000 | 3.48357 |
| 193001 - 193500 | 3.49019 |
| 193501 - 194000 | 3.49680 |
| 194001 - 194500 | 3.50342 |
| 194501 - 195000 | 3.51004 |
| 195001 - 195500 | 3.51666 |
| 195501 - 196000 | 3.52327 |
| 196001 - 196500 | 3.52989 |
| 196501 - 197000 | 3.53651 |
| 197001 - 197500 | 3.54313 |
| 197501 - 198000 | 3.54974 |

| Stated Value Range | Factor |
|--------------------|---------|
| 198001 - 198500 | 3.55636 |
| 198501 - 199000 | 3.57621 |
| 199001 - 199500 | 3.59607 |
| 199501 - 200000 | 3.61592 |
| 200001 - 200500 | 3.63577 |
| 200501 - 201000 | 3.64239 |
| 201001 - 201500 | 3.64900 |
| 201501 - 202000 | 3.65562 |
| 202001 - 202500 | 3.66224 |
| 202501 - 203000 | 3.66886 |
| 203001 - 203500 | 3.67547 |
| 203501 - 204000 | 3.68209 |
| 204001 - 204500 | 3.68871 |
| 204501 - 205000 | 3.69532 |
| 205001 - 205500 | 3.70194 |
| 205501 - 206000 | 3.70856 |
| 206001 - 206500 | 3.71517 |
| 206501 - 207000 | 3.72179 |
| 207001 - 207500 | 3.72841 |
| 207501 - 208000 | 3.73503 |
| 208001 - 208500 | 3.74164 |
| 208501 - 209000 | 3.74826 |
| 209001 - 209500 | 3.75488 |
| 209501 - 210000 | 3.76149 |
| 210001 - 210500 | 3.76811 |
| 210501 - 211000 | 3.77473 |
| 211001 - 211500 | 3.78135 |
| 211501 - 212000 | 3.78796 |
| 212001 - 212500 | 3.79458 |
| 212501 - 213000 | 3.80120 |
| 213001 - 213500 | 3.80782 |
| 213501 - 214000 | 3.81443 |
| 214001 - 214500 | 3.82105 |
| 214501 - 215000 | 3.82767 |
| 215001 - 215500 | 3.83429 |
| 215501 - 216000 | 3.84090 |
| 216001 - 216500 | 3.84752 |

Canal Insurance Company – California

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| Stated Value Range | Factor |
|--------------------|---------|
| 216501 - 217000 | 3.85414 |
| 217001 - 217500 | 3.86076 |
| 217501 - 218000 | 3.86737 |
| 218001 - 218500 | 3.87399 |
| 218501 - 219000 | 3.88061 |
| 219001 - 219500 | 3.88723 |
| 219501 - 220000 | 3.89384 |
| 220001 - 220500 | 3.90046 |
| 220501 - 221000 | 3.90708 |
| 221001 - 221500 | 3.91369 |
| 221501 - 222000 | 3.92031 |
| 222001 - 222500 | 3.92693 |
| 222501 - 223000 | 3.93355 |
| 223001 - 223500 | 3.94016 |
| 223501 - 224000 | 3.94678 |
| 224001 - 224500 | 3.95340 |
| 224501 - 225000 | 3.96001 |
| 225001 - 225500 | 3.96663 |
| 225501 - 226000 | 3.97325 |
| 226001 - 226500 | 3.97986 |
| 226501 - 227000 | 3.98648 |
| 227001 - 227500 | 3.99310 |
| 227501 - 228000 | 3.99972 |
| 228001 - 228500 | 4.00633 |
| 228501 - 229000 | 4.01295 |
| 229001 - 229500 | 4.01957 |
| 229501 - 230000 | 4.02618 |
| 230001 - 230500 | 4.03280 |
| 230501 - 231000 | 4.03942 |
| 231001 - 231500 | 4.04604 |
| 231501 - 232000 | 4.05265 |
| 232001 - 232500 | 4.05927 |
| 232501 - 233000 | 4.06589 |
| 233001 - 233500 | 4.07251 |
| 233501 - 234000 | 4.07912 |
| 234001 - 234500 | 4.08574 |
| 234501 - 235000 | 4.09236 |

| Stated Value Range | Factor |
|--------------------|---------|
| 235001 - 235500 | 4.09898 |
| 235501 - 236000 | 4.10559 |
| 236001 - 236500 | 4.11221 |
| 236501 - 237000 | 4.11883 |
| 237001 - 237500 | 4.12545 |
| 237501 - 238000 | 4.13206 |
| 238001 - 238500 | 4.13868 |
| 238501 - 239000 | 4.14530 |
| 239001 - 239500 | 4.15192 |
| 239501 - 240000 | 4.15853 |
| 240001 - 240500 | 4.16515 |
| 240501 - 241000 | 4.17177 |
| 241001 - 241500 | 4.17839 |
| 241501 - 242000 | 4.18500 |
| 242001 - 242500 | 4.19162 |
| 242501 - 243000 | 4.19824 |
| 243001 - 243500 | 4.20486 |
| 243501 - 244000 | 4.21147 |
| 244001 - 244500 | 4.21809 |
| 244501 - 245000 | 4.22471 |
| 245001 - 245500 | 4.23133 |
| 245501 - 246000 | 4.23794 |
| 246001 - 246500 | 4.24456 |
| 246501 - 247000 | 4.25118 |
| 247001 - 247500 | 4.25780 |
| 247501 - 248000 | 4.26441 |
| 248001 - 248500 | 4.27103 |
| 248501 - 249000 | 4.27765 |
| 249001 - 249500 | 4.28427 |
| 249501 - 250000 | 4.29088 |
| 250001 - 250500 | 4.29750 |
| 250501 - 251000 | 4.30412 |
| 251001 - 251500 | 4.31073 |
| 251501 - 252000 | 4.31735 |
| 252001 - 252500 | 4.32397 |
| 252501 - 253000 | 4.33059 |
| 253001 - 253500 | 4.33720 |

| Stated Value Range | Factor |
|--------------------|---------|
| 253501 - 254000 | 4.34382 |
| 254001 - 254500 | 4.35044 |
| 254501 - 255000 | 4.35705 |
| 255001 - 255500 | 4.36367 |
| 255501 - 256000 | 4.37029 |
| 256001 - 256500 | 4.37690 |
| 256501 - 257000 | 4.38352 |
| 257001 - 257500 | 4.39014 |
| 257501 - 258000 | 4.39676 |
| 258001 - 258500 | 4.40337 |
| 258501 - 259000 | 4.40999 |
| 259001 - 259500 | 4.41661 |
| 259501 - 260000 | 4.42322 |
| 260001 - 260500 | 4.42984 |
| 260501 - 261000 | 4.43646 |
| 261001 - 261500 | 4.44308 |
| 261501 - 262000 | 4.44969 |
| 262001 - 262500 | 4.45631 |
| 262501 - 263000 | 4.46293 |
| 263001 - 263500 | 4.46955 |
| 263501 - 264000 | 4.47616 |
| 264001 - 264500 | 4.48278 |
| 264501 - 265000 | 4.48940 |
| 265001 - 265500 | 4.49602 |
| 265501 - 266000 | 4.50263 |
| 266001 - 266500 | 4.50925 |
| 266501 - 267000 | 4.51587 |
| 267001 - 267500 | 4.52249 |
| 267501 - 268000 | 4.52910 |
| 268001 - 268500 | 4.53572 |
| 268501 - 269000 | 4.54234 |
| 269001 - 269500 | 4.54896 |
| 269501 - 270000 | 4.55557 |
| 270001 - 270500 | 4.56219 |
| 270501 - 271000 | 4.56881 |
| 271001 - 271500 | 4.57543 |
| 271501 - 272000 | 4.58204 |

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| Stated Value Range | Factor |
|--------------------|---------|
| 272001 - 272500 | 4.58866 |
| 272501 - 273000 | 4.59528 |
| 273001 - 273500 | 4.60190 |
| 273501 - 274000 | 4.60851 |
| 274001 - 274500 | 4.61513 |
| 274501 - 275000 | 4.62175 |
| 275001 - 275500 | 4.62837 |
| 275501 - 276000 | 4.63498 |
| 276001 - 276500 | 4.64160 |
| 276501 - 277000 | 4.64822 |
| 277001 - 277500 | 4.65484 |
| 277501 - 278000 | 4.66145 |
| 278001 - 278500 | 4.66807 |
| 278501 - 279000 | 4.67469 |
| 279001 - 279500 | 4.68131 |
| 279501 - 280000 | 4.68792 |
| 280001 - 280500 | 4.69454 |
| 280501 - 281000 | 4.70116 |
| 281001 - 281500 | 4.70777 |
| 281501 - 282000 | 4.71439 |
| 282001 - 282500 | 4.72101 |
| 282501 - 283000 | 4.72763 |
| 283001 - 283500 | 4.73424 |
| 283501 - 284000 | 4.74086 |
| 284001 - 284500 | 4.74748 |
| 284501 - 285000 | 4.75409 |
| 285001 - 285500 | 4.76071 |
| 285501 - 286000 | 4.76733 |
| 286001 - 286500 | 4.77394 |
| 286501 - 287000 | 4.78056 |
| 287001 - 287500 | 4.78718 |
| 287501 - 288000 | 4.79380 |
| 288001 - 288500 | 4.80041 |
| 288501 - 289000 | 4.80703 |
| 289001 - 289500 | 4.81365 |
| 289501 - 290000 | 4.82026 |
| 290001 - 290500 | 4.82688 |

| Stated Value Range | Factor |
|--------------------|---------|
| 290501 - 291000 | 4.83350 |
| 291001 - 291500 | 4.84012 |
| 291501 - 292000 | 4.84673 |
| 292001 - 292500 | 4.85335 |
| 292501 - 293000 | 4.85997 |
| 293001 - 293500 | 4.86659 |
| 293501 - 294000 | 4.87320 |
| 294001 - 294500 | 4.87982 |
| 294501 - 295000 | 4.88644 |
| 295001 - 295500 | 4.89306 |
| 295501 - 296000 | 4.89967 |
| 296001 - 296500 | 4.90629 |
| 296501 - 297000 | 4.91291 |
| 297001 - 297500 | 4.91953 |
| 297501 - 298000 | 4.92614 |
| 298001 - 298500 | 4.93276 |
| 298501 - 299000 | 4.93938 |
| 299001 - 299500 | 4.94600 |
| 299501 - 300000 | 4.95261 |
| 300001 - 300500 | 4.95923 |
| 300501 - 301000 | 4.96585 |
| 301001 - 301500 | 4.97246 |
| 301501 - 302000 | 4.97908 |
| 302001 - 302500 | 4.98570 |
| 302501 - 303000 | 4.99232 |
| 303001 - 303500 | 4.99893 |
| 303501 - 304000 | 5.00555 |
| 304001 - 304500 | 5.01217 |
| 304501 - 305000 | 5.01878 |
| 305001 - 305500 | 5.02540 |
| 305501 - 306000 | 5.03202 |
| 306001 - 306500 | 5.03863 |
| 306501 - 307000 | 5.04525 |
| 307001 - 307500 | 5.05187 |
| 307501 - 308000 | 5.05849 |
| 308001 - 308500 | 5.06510 |
| 308501 - 309000 | 5.07172 |

| Stated Value Range | Factor |
|--------------------|---------|
| 309001 - 309500 | 5.07834 |
| 309501 - 310000 | 5.08495 |
| 310001 - 310500 | 5.09157 |
| 310501 - 311000 | 5.09819 |
| 311001 - 311500 | 5.10481 |
| 311501 - 312000 | 5.11142 |
| 312001 - 312500 | 5.11804 |
| 312501 - 313000 | 5.12466 |
| 313001 - 313500 | 5.13128 |
| 313501 - 314000 | 5.13789 |
| 314001 - 314500 | 5.14451 |
| 314501 - 315000 | 5.15113 |
| 315001 - 315500 | 5.15775 |
| 315501 - 316000 | 5.16436 |
| 316001 - 316500 | 5.17098 |
| 316501 - 317000 | 5.17760 |
| 317001 - 317500 | 5.18422 |
| 317501 - 318000 | 5.19083 |
| 318001 - 318500 | 5.19745 |
| 318501 - 319000 | 5.20407 |
| 319001 - 319500 | 5.21069 |
| 319501 - 320000 | 5.21730 |
| 320001 - 320500 | 5.22392 |
| 320501 - 321000 | 5.23054 |
| 321001 - 321500 | 5.23716 |
| 321501 - 322000 | 5.24377 |
| 322001 - 322500 | 5.25039 |
| 322501 - 323000 | 5.25701 |
| 323001 - 323500 | 5.26363 |
| 323501 - 324000 | 5.27024 |
| 324001 - 324500 | 5.27686 |
| 324501 - 325000 | 5.28348 |
| 325001 - 325500 | 5.29010 |
| 325501 - 326000 | 5.29671 |
| 326001 - 326500 | 5.30333 |
| 326501 - 327000 | 5.30995 |
| 327001 - 327500 | 5.31657 |

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| Stated Value Range | Factor |
|--------------------|---------|
| 327501 - 328000 | 5.32318 |
| 328001 - 328500 | 5.32980 |
| 328501 - 329000 | 5.33642 |
| 329001 - 329500 | 5.34304 |
| 329501 - 330000 | 5.34965 |
| 330001 - 330500 | 5.35627 |
| 330501 - 331000 | 5.36289 |
| 331001 - 331500 | 5.36950 |
| 331501 - 332000 | 5.37612 |
| 332001 - 332500 | 5.38274 |
| 332501 - 333000 | 5.38936 |
| 333001 - 333500 | 5.39597 |
| 333501 - 334000 | 5.40259 |
| 334001 - 334500 | 5.40921 |
| 334501 - 335000 | 5.41582 |
| 335001 - 335500 | 5.42244 |
| 335501 - 336000 | 5.42906 |
| 336001 - 336500 | 5.43567 |
| 336501 - 337000 | 5.44229 |
| 337001 - 337500 | 5.44891 |
| 337501 - 338000 | 5.45553 |
| 338001 - 338500 | 5.46214 |
| 338501 - 339000 | 5.46876 |
| 339001 - 339500 | 5.47538 |
| 339501 - 340000 | 5.48199 |
| 340001 - 340500 | 5.48861 |
| 340501 - 341000 | 5.49523 |
| 341001 - 341500 | 5.50185 |
| 341501 - 342000 | 5.50846 |
| 342001 - 342500 | 5.51508 |
| 342501 - 343000 | 5.52170 |
| 343001 - 343500 | 5.52832 |
| 343501 - 344000 | 5.53493 |
| 344001 - 344500 | 5.54155 |
| 344501 - 345000 | 5.54817 |
| 345001 - 345500 | 5.55479 |
| 345501 - 346000 | 5.56140 |

| Stated Value Range | Factor |
|--------------------|---------|
| 346001 - 346500 | 5.56802 |
| 346501 - 347000 | 5.57464 |
| 347001 - 347500 | 5.58126 |
| 347501 - 348000 | 5.58787 |
| 348001 - 348500 | 5.59449 |
| 348501 - 349000 | 5.60111 |
| 349001 - 349500 | 5.60773 |
| 349501 - 350000 | 5.61434 |
| 350001 - 350500 | 5.62096 |
| 350501 - 351000 | 5.62758 |
| 351001 - 351500 | 5.63420 |
| 351501 - 352000 | 5.64081 |
| 352001 - 352500 | 5.64743 |
| 352501 - 353000 | 5.65405 |
| 353001 - 353500 | 5.66067 |
| 353501 - 354000 | 5.66728 |
| 354001 - 354500 | 5.67390 |
| 354501 - 355000 | 5.68052 |
| 355001 - 355500 | 5.68714 |
| 355501 - 356000 | 5.69375 |
| 356001 - 356500 | 5.70037 |
| 356501 - 357000 | 5.70699 |
| 357001 - 357500 | 5.71361 |
| 357501 - 358000 | 5.72022 |
| 358001 - 358500 | 5.72684 |
| 358501 - 359000 | 5.73346 |
| 359001 - 359500 | 5.74008 |
| 359501 - 360000 | 5.74669 |
| 360001 - 360500 | 5.75331 |
| 360501 - 361000 | 5.75993 |
| 361001 - 361500 | 5.76654 |
| 361501 - 362000 | 5.77316 |
| 362001 - 362500 | 5.77978 |
| 362501 - 363000 | 5.78640 |
| 363001 - 363500 | 5.79301 |
| 363501 - 364000 | 5.79963 |
| 364001 - 364500 | 5.80625 |

| Stated Value Range | Factor |
|--------------------|---------|
| 364501 - 365000 | 5.81286 |
| 365001 - 365500 | 5.81948 |
| 365501 - 366000 | 5.82610 |
| 366001 - 366500 | 5.83271 |
| 366501 - 367000 | 5.83933 |
| 367001 - 367500 | 5.84595 |
| 367501 - 368000 | 5.85257 |
| 368001 - 368500 | 5.85918 |
| 368501 - 369000 | 5.86580 |
| 369001 - 369500 | 5.87242 |
| 369501 - 370000 | 5.87903 |
| 370001 - 370500 | 5.88565 |
| 370501 - 371000 | 5.89227 |
| 371001 - 371500 | 5.89889 |
| 371501 - 372000 | 5.90550 |
| 372001 - 372500 | 5.91212 |
| 372501 - 373000 | 5.91874 |
| 373001 - 373500 | 5.92536 |
| 373501 - 374000 | 5.93197 |
| 374001 - 374500 | 5.93859 |
| 374501 - 375000 | 5.94521 |
| 375001 - 375500 | 5.95183 |
| 375501 - 376000 | 5.95844 |
| 376001 - 376500 | 5.96506 |
| 376501 - 377000 | 5.97168 |
| 377001 - 377500 | 5.97830 |
| 377501 - 378000 | 5.98491 |
| 378001 - 378500 | 5.99153 |
| 378501 - 379000 | 5.99815 |
| 379001 - 379500 | 6.00477 |
| 379501 - 380000 | 6.01138 |
| 380001 - 380500 | 6.01800 |
| 380501 - 381000 | 6.02462 |
| 381001 - 381500 | 6.03123 |
| 381501 - 382000 | 6.03785 |
| 382001 - 382500 | 6.04447 |
| 382501 - 383000 | 6.05109 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|--------------------|---------|
| 383001 - 383500 | 6.05770 |
| 383501 - 384000 | 6.06432 |
| 384001 - 384500 | 6.07094 |
| 384501 - 385000 | 6.07755 |
| 385001 - 385500 | 6.08417 |
| 385501 - 386000 | 6.09079 |
| 386001 - 386500 | 6.09740 |
| 386501 - 387000 | 6.10402 |
| 387001 - 387500 | 6.11064 |
| 387501 - 388000 | 6.11726 |
| 388001 - 388500 | 6.12387 |
| 388501 - 389000 | 6.13049 |
| 389001 - 389500 | 6.13711 |
| 389501 - 390000 | 6.14372 |
| 390001 - 390500 | 6.15034 |
| 390501 - 391000 | 6.16192 |
| 391001 - 391500 | 6.17350 |
| 391501 - 392000 | 6.18508 |
| 392001 - 392500 | 6.19666 |
| 392501 - 393000 | 6.20824 |
| 393001 - 393500 | 6.21982 |
| 393501 - 394000 | 6.23140 |
| 394001 - 394500 | 6.24298 |
| 394501 - 395000 | 6.25456 |
| 395001 - 395500 | 6.26615 |
| 395501 - 396000 | 6.27773 |
| 396001 - 396500 | 6.28931 |
| 396501 - 397000 | 6.30089 |
| 397001 - 397500 | 6.31247 |
| 397501 - 398000 | 6.32405 |
| 398001 - 398500 | 6.33563 |
| 398501 - 399000 | 6.34721 |
| 399001 - 399500 | 6.35879 |
| 399501 - 400000 | 6.37037 |
| 400001 - 400500 | 6.38195 |
| 400501 - 401000 | 6.38857 |
| 401001 - 401500 | 6.39518 |

| Stated Value Range | Factor |
|--------------------|---------|
| 401501 - 402000 | 6.40180 |
| 402001 - 402500 | 6.40842 |
| 402501 - 403000 | 6.41504 |
| 403001 - 403500 | 6.42165 |
| 403501 - 404000 | 6.42827 |
| 404001 - 404500 | 6.43489 |
| 404501 - 405000 | 6.44151 |
| 405001 - 405500 | 6.44812 |
| 405501 - 406000 | 6.45474 |
| 406001 - 406500 | 6.46136 |
| 406501 - 407000 | 6.46798 |
| 407001 - 407500 | 6.47459 |
| 407501 - 408000 | 6.48121 |
| 408001 - 408500 | 6.48783 |
| 408501 - 409000 | 6.49445 |
| 409001 - 409500 | 6.50106 |
| 409501 - 410000 | 6.50768 |
| 410001 - 410500 | 6.51430 |
| 410501 - 411000 | 6.52092 |
| 411001 - 411500 | 6.52753 |
| 411501 - 412000 | 6.53415 |
| 412001 - 412500 | 6.54077 |
| 412501 - 413000 | 6.54739 |
| 413001 - 413500 | 6.55400 |
| 413501 - 414000 | 6.56062 |
| 414001 - 414500 | 6.56724 |
| 414501 - 415000 | 6.57385 |
| 415001 - 415500 | 6.58047 |
| 415501 - 416000 | 6.58709 |
| 416001 - 416500 | 6.59371 |
| 416501 - 417000 | 6.60032 |
| 417001 - 417500 | 6.60694 |
| 417501 - 418000 | 6.61356 |
| 418001 - 418500 | 6.62018 |
| 418501 - 419000 | 6.62679 |
| 419001 - 419500 | 6.63341 |
| 419501 - 420000 | 6.64003 |

| Stated Value Range | Factor |
|--------------------|---------|
| 420001 - 420500 | 6.64665 |
| 420501 - 421000 | 6.65326 |
| 421001 - 421500 | 6.65988 |
| 421501 - 422000 | 6.66650 |
| 422001 - 422500 | 6.67312 |
| 422501 - 423000 | 6.67973 |
| 423001 - 423500 | 6.68635 |
| 423501 - 424000 | 6.69297 |
| 424001 - 424500 | 6.69959 |
| 424501 - 425000 | 6.70620 |
| 425001 - 425500 | 6.71282 |
| 425501 - 426000 | 6.71944 |
| 426001 - 426500 | 6.72605 |
| 426501 - 427000 | 6.73267 |
| 427001 - 427500 | 6.73929 |
| 427501 - 428000 | 6.74591 |
| 428001 - 428500 | 6.75252 |
| 428501 - 429000 | 6.75914 |
| 429001 - 429500 | 6.76576 |
| 429501 - 430000 | 6.77237 |
| 430001 - 430500 | 6.77899 |
| 430501 - 431000 | 6.78561 |
| 431001 - 431500 | 6.79223 |
| 431501 - 432000 | 6.79884 |
| 432001 - 432500 | 6.80546 |
| 432501 - 433000 | 6.81208 |
| 433001 - 433500 | 6.81870 |
| 433501 - 434000 | 6.82531 |
| 434001 - 434500 | 6.83193 |
| 434501 - 435000 | 6.83855 |
| 435001 - 435500 | 6.84516 |
| 435501 - 436000 | 6.85178 |
| 436001 - 436500 | 6.85840 |
| 436501 - 437000 | 6.86502 |
| 437001 - 437500 | 6.87163 |
| 437501 - 438000 | 6.87825 |
| 438001 - 438500 | 6.88487 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|---------------------------|---------------|
| 438501 - 439000 | 6.89148 |
| 439001 - 439500 | 6.89810 |
| 439501 - 440000 | 6.90472 |
| 440001 - 440500 | 6.91134 |
| 440501 - 441000 | 6.91795 |
| 441001 - 441500 | 6.92457 |
| 441501 - 442000 | 6.93119 |
| 442001 - 442500 | 6.93780 |
| 442501 - 443000 | 6.94442 |
| 443001 - 443500 | 6.95104 |
| 443501 - 444000 | 6.95766 |
| 444001 - 444500 | 6.96427 |
| 444501 - 445000 | 6.97089 |
| 445001 - 445500 | 6.97751 |
| 445501 - 446000 | 6.98413 |
| 446001 - 446500 | 6.99074 |
| 446501 - 447000 | 6.99736 |
| 447001 - 447500 | 7.00398 |
| 447501 - 448000 | 7.01059 |
| 448001 - 448500 | 7.01721 |
| 448501 - 449000 | 7.02383 |
| 449001 - 449500 | 7.03045 |
| 449501 - 450000 | 7.03706 |
| 450001 - 450500 | 7.04368 |
| 450501 - 451000 | 7.05030 |
| 451001 - 451500 | 7.05691 |
| 451501 - 452000 | 7.06353 |
| 452001 - 452500 | 7.07015 |
| 452501 - 453000 | 7.07677 |
| 453001 - 453500 | 7.08338 |
| 453501 - 454000 | 7.09000 |
| 454001 - 454500 | 7.09662 |
| 454501 - 455000 | 7.10324 |
| 455001 - 455500 | 7.10985 |
| 455501 - 456000 | 7.11647 |
| 456001 - 456500 | 7.12309 |
| 456501 - 457000 | 7.12971 |

| Stated Value Range | Factor |
|---------------------------|---------------|
| 457001 - 457500 | 7.13632 |
| 457501 - 458000 | 7.14294 |
| 458001 - 458500 | 7.14956 |
| 458501 - 459000 | 7.15618 |
| 459001 - 459500 | 7.16279 |
| 459501 - 460000 | 7.16941 |
| 460001 - 460500 | 7.17603 |
| 460501 - 461000 | 7.18265 |
| 461001 - 461500 | 7.18926 |
| 461501 - 462000 | 7.19588 |
| 462001 - 462500 | 7.20250 |
| 462501 - 463000 | 7.20912 |
| 463001 - 463500 | 7.21573 |
| 463501 - 464000 | 7.22235 |
| 464001 - 464500 | 7.22897 |
| 464501 - 465000 | 7.23558 |
| 465001 - 465500 | 7.24220 |
| 465501 - 466000 | 7.24882 |
| 466001 - 466500 | 7.25544 |
| 466501 - 467000 | 7.26205 |
| 467001 - 467500 | 7.26867 |
| 467501 - 468000 | 7.27529 |
| 468001 - 468500 | 7.28191 |
| 468501 - 469000 | 7.28852 |
| 469001 - 469500 | 7.29514 |
| 469501 - 470000 | 7.30176 |
| 470001 - 470500 | 7.30838 |
| 470501 - 471000 | 7.31499 |
| 471001 - 471500 | 7.32161 |
| 471501 - 472000 | 7.32823 |
| 472001 - 472500 | 7.33485 |
| 472501 - 473000 | 7.34146 |
| 473001 - 473500 | 7.34808 |
| 473501 - 474000 | 7.35470 |
| 474001 - 474500 | 7.36132 |
| 474501 - 475000 | 7.36793 |
| 475001 - 475500 | 7.37455 |

| Stated Value Range | Factor |
|---------------------------|---------------|
| 475501 - 476000 | 7.39109 |
| 476001 - 476500 | 7.40764 |
| 476501 - 477000 | 7.42418 |
| 477001 - 477500 | 7.44072 |
| 477501 - 478000 | 7.45727 |
| 478001 - 478500 | 7.47381 |
| 478501 - 479000 | 7.49035 |
| 479001 - 479500 | 7.50690 |
| 479501 - 480000 | 7.52344 |
| 480001 - 480500 | 7.53998 |
| 480501 - 481000 | 7.55653 |
| 481001 - 481500 | 7.57307 |
| 481501 - 482000 | 7.58961 |
| 482001 - 482500 | 7.60615 |
| 482501 - 483000 | 7.62270 |
| 483001 - 483500 | 7.63924 |
| 483501 - 484000 | 7.65578 |
| 484001 - 484500 | 7.67233 |
| 484501 - 485000 | 7.68887 |
| 485001 - 485500 | 7.70541 |
| 485501 - 486000 | 7.72196 |
| 486001 - 486500 | 7.73850 |
| 486501 - 487000 | 7.75504 |
| 487001 - 487500 | 7.77159 |
| 487501 - 488000 | 7.78813 |
| 488001 - 488500 | 7.80467 |
| 488501 - 489000 | 7.82122 |
| 489001 - 489500 | 7.83776 |
| 489501 - 490000 | 7.85430 |
| 490001 - 490500 | 7.87085 |
| 490501 - 491000 | 7.88739 |
| 491001 - 491500 | 7.90393 |
| 491501 - 492000 | 7.92048 |
| 492001 - 492500 | 7.93702 |
| 492501 - 493000 | 7.95356 |
| 493001 - 493500 | 7.97011 |
| 493501 - 494000 | 7.98665 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|---------------------------|---------------|
| 494001 - 494500 | 8.00319 |
| 494501 - 495000 | 8.01973 |
| 495001 - 495500 | 8.03628 |
| 495501 - 496000 | 8.05282 |
| 496001 - 496500 | 8.06936 |
| 496501 - 497000 | 8.08591 |
| 497001 - 497500 | 8.10245 |
| 497501 - 498000 | 8.11899 |
| 498001 - 498500 | 8.13554 |
| 498501 - 499000 | 8.15208 |
| 499001 - 499500 | 8.16862 |
| 499501 - 500000 | 8.18517 |
| 500001+ | 8.20171 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Trailers

| Stated Value Range | Factor |
|--------------------|---------|
| 0 - 1000 | 0.33896 |
| 1001 - 1500 | 0.37017 |
| 1501 - 2000 | 0.39098 |
| 2001 - 2500 | 0.41178 |
| 2501 - 3000 | 0.43259 |
| 3001 - 3500 | 0.45340 |
| 3501 - 4000 | 0.47421 |
| 4001 - 4500 | 0.49501 |
| 4501 - 5000 | 0.51582 |
| 5001 - 5500 | 0.53663 |
| 5501 - 6000 | 0.55744 |
| 6001 - 6500 | 0.57825 |
| 6501 - 7000 | 0.59905 |
| 7001 - 7500 | 0.61986 |
| 7501 - 8000 | 0.64067 |
| 8001 - 8500 | 0.66148 |
| 8501 - 9000 | 0.68228 |
| 9001 - 9500 | 0.70309 |
| 9501 - 10000 | 0.72390 |
| 10001 - 10500 | 0.74471 |
| 10501 - 11000 | 0.76551 |
| 11001 - 11500 | 0.78632 |
| 11501 - 12000 | 0.80713 |
| 12001 - 12500 | 0.82794 |
| 12501 - 13000 | 0.84875 |
| 13001 - 13500 | 0.86955 |
| 13501 - 14000 | 0.89036 |
| 14001 - 14500 | 0.91117 |
| 14501 - 15000 | 0.93198 |
| 15001 - 15500 | 0.95278 |
| 15501 - 16000 | 0.97359 |
| 16001 - 16500 | 0.99440 |
| 16501 - 17000 | 1.01521 |

| Stated Value Range | Factor |
|--------------------|---------|
| 17001 - 17500 | 1.03602 |
| 17501 - 18000 | 1.05682 |
| 18001 - 18500 | 1.07763 |
| 18501 - 19000 | 1.09844 |
| 19001 - 19500 | 1.11925 |
| 19501 - 20000 | 1.14005 |
| 20001 - 20500 | 1.17127 |
| 20501 - 21000 | 1.19208 |
| 21001 - 21500 | 1.21288 |
| 21501 - 22000 | 1.23369 |
| 22001 - 22500 | 1.25450 |
| 22501 - 23000 | 1.27531 |
| 23001 - 23500 | 1.29611 |
| 23501 - 24000 | 1.31692 |
| 24001 - 24500 | 1.33773 |
| 24501 - 25000 | 1.35854 |
| 25001 - 25500 | 1.37934 |
| 25501 - 26000 | 1.40015 |
| 26001 - 26500 | 1.42096 |
| 26501 - 27000 | 1.44177 |
| 27001 - 27500 | 1.46257 |
| 27501 - 28000 | 1.48338 |
| 28001 - 28500 | 1.50419 |
| 28501 - 29000 | 1.52500 |
| 29001 - 29500 | 1.54580 |
| 29501 - 30000 | 1.56661 |
| 30001 - 30500 | 1.58742 |
| 30501 - 31000 | 1.60823 |
| 31001 - 31500 | 1.62904 |
| 31501 - 32000 | 1.64985 |
| 32001 - 32500 | 1.67065 |
| 32501 - 33000 | 1.69146 |
| 33001 - 33500 | 1.71227 |

| Stated Value Range | Factor |
|--------------------|---------|
| 33501 - 34000 | 1.73308 |
| 34001 - 34500 | 1.75388 |
| 34501 - 35000 | 1.77469 |
| 35001 - 35500 | 1.79550 |
| 35501 - 36000 | 1.81631 |
| 36001 - 36500 | 1.83711 |
| 36501 - 37000 | 1.85792 |
| 37001 - 37500 | 1.87873 |
| 37501 - 38000 | 1.89954 |
| 38001 - 38500 | 1.92034 |
| 38501 - 39000 | 1.94115 |
| 39001 - 39500 | 1.96196 |
| 39501 - 40000 | 1.98277 |
| 40001 - 40500 | 2.00358 |
| 40501 - 41000 | 2.02439 |
| 41001 - 41500 | 2.04519 |
| 41501 - 42000 | 2.06600 |
| 42001 - 42500 | 2.08681 |
| 42501 - 43000 | 2.10762 |
| 43001 - 43500 | 2.12842 |
| 43501 - 44000 | 2.14923 |
| 44001 - 44500 | 2.17004 |
| 44501 - 45000 | 2.19085 |
| 45001 - 45500 | 2.21165 |
| 45501 - 46000 | 2.23246 |
| 46001 - 46500 | 2.25327 |
| 46501 - 47000 | 2.27408 |
| 47001 - 47500 | 2.29488 |
| 47501 - 48000 | 2.31569 |
| 48001 - 48500 | 2.33650 |
| 48501 - 49000 | 2.35731 |
| 49001 - 49500 | 2.37811 |
| 49501 - 50000 | 2.39892 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|--------------------|---------|
| 50001 - 50500 | 2.41973 |
| 50501 - 51000 | 2.44054 |
| 51001 - 51500 | 2.46135 |
| 51501 - 52000 | 2.48216 |
| 52001 - 52500 | 2.50296 |
| 52501 - 53000 | 2.52377 |
| 53001 - 53500 | 2.54458 |
| 53501 - 54000 | 2.56539 |
| 54001 - 54500 | 2.58619 |
| 54501 - 55000 | 2.60700 |
| 55001 - 55500 | 2.62781 |
| 55501 - 56000 | 2.64862 |
| 56001 - 56500 | 2.66942 |
| 56501 - 57000 | 2.69023 |
| 57001 - 57500 | 2.71104 |
| 57501 - 58000 | 2.73185 |
| 58001 - 58500 | 2.75265 |
| 58501 - 59000 | 2.77346 |
| 59001 - 59500 | 2.79427 |
| 59501 - 60000 | 2.81508 |
| 60001 - 60500 | 2.83588 |
| 60501 - 61000 | 2.85669 |
| 61001 - 61500 | 2.87750 |
| 61501 - 62000 | 2.89831 |
| 62001 - 62500 | 2.91912 |
| 62501 - 63000 | 2.93993 |
| 63001 - 63500 | 2.96073 |
| 63501 - 64000 | 2.98154 |
| 64001 - 64500 | 3.00235 |
| 64501 - 65000 | 3.02316 |
| 65001 - 65500 | 3.04396 |
| 65501 - 66000 | 3.07517 |
| 66001 - 66500 | 3.10638 |
| 66501 - 67000 | 3.12719 |
| 67001 - 67500 | 3.14800 |
| 67501 - 68000 | 3.16881 |
| 68001 - 68500 | 3.18962 |

| Stated Value Range | Factor |
|--------------------|---------|
| 68501 - 69000 | 3.21043 |
| 69001 - 69500 | 3.23124 |
| 69501 - 70000 | 3.25204 |
| 70001 - 70500 | 3.27285 |
| 70501 - 71000 | 3.29366 |
| 71001 - 71500 | 3.31447 |
| 71501 - 72000 | 3.33527 |
| 72001 - 72500 | 3.35608 |
| 72501 - 73000 | 3.37689 |
| 73001 - 73500 | 3.39770 |
| 73501 - 74000 | 3.41850 |
| 74001 - 74500 | 3.43931 |
| 74501 - 75000 | 3.46012 |
| 75001 - 75500 | 3.48093 |
| 75501 - 76000 | 3.50173 |
| 76001 - 76500 | 3.52254 |
| 76501 - 77000 | 3.54335 |
| 77001 - 77500 | 3.56416 |
| 77501 - 78000 | 3.58496 |
| 78001 - 78500 | 3.60577 |
| 78501 - 79000 | 3.60807 |
| 79001 - 79500 | 3.61036 |
| 79501 - 80000 | 3.61266 |
| 80001 - 80500 | 3.61495 |
| 80501 - 81000 | 3.62536 |
| 81001 - 81500 | 3.63576 |
| 81501 - 82000 | 3.64617 |
| 82001 - 82500 | 3.65657 |
| 82501 - 83000 | 3.66697 |
| 83001 - 83500 | 3.67738 |
| 83501 - 84000 | 3.68778 |
| 84001 - 84500 | 3.69818 |
| 84501 - 85000 | 3.72186 |
| 85001 - 85500 | 3.74554 |
| 85501 - 86000 | 3.76922 |
| 86001 - 86500 | 3.79290 |
| 86501 - 87000 | 3.80330 |

| Stated Value Range | Factor |
|--------------------|---------|
| 87001 - 87500 | 3.81371 |
| 87501 - 88000 | 3.82411 |
| 88001 - 88500 | 3.83451 |
| 88501 - 89000 | 3.85403 |
| 89001 - 89500 | 3.87356 |
| 89501 - 90000 | 3.89308 |
| 90001 - 90500 | 3.91260 |
| 90501 - 91000 | 3.92301 |
| 91001 - 91500 | 3.93341 |
| 91501 - 92000 | 3.94382 |
| 92001 - 92500 | 3.95422 |
| 92501 - 93000 | 3.96462 |
| 93001 - 93500 | 3.97503 |
| 93501 - 94000 | 3.98543 |
| 94001 - 94500 | 3.99583 |
| 94501 - 95000 | 4.01535 |
| 95001 - 95500 | 4.03488 |
| 95501 - 96000 | 4.05440 |
| 96001 - 96500 | 4.07392 |
| 96501 - 97000 | 4.08433 |
| 97001 - 97500 | 4.09473 |
| 97501 - 98000 | 4.10514 |
| 98001 - 98500 | 4.11554 |
| 98501 - 99000 | 4.13543 |
| 99001 - 99500 | 4.15531 |
| 99501 - 100000 | 4.17520 |
| 100001 - 100500 | 4.19508 |
| 100501 - 101000 | 4.20549 |
| 101001 - 101500 | 4.21589 |
| 101501 - 102000 | 4.22630 |
| 102001 - 102500 | 4.23670 |
| 102501 - 103000 | 4.24710 |
| 103001 - 103500 | 4.25751 |
| 103501 - 104000 | 4.26791 |
| 104001 - 104500 | 4.27831 |
| 104501 - 105000 | 4.29820 |
| 105001 - 105500 | 4.31808 |

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| Stated Value Range | Factor |
|--------------------|---------|
| 105501 - 106000 | 4.33797 |
| 106001 - 106500 | 4.35785 |
| 106501 - 107000 | 4.36826 |
| 107001 - 107500 | 4.37866 |
| 107501 - 108000 | 4.38907 |
| 108001 - 108500 | 4.39947 |
| 108501 - 109000 | 4.41974 |
| 109001 - 109500 | 4.44000 |
| 109501 - 110000 | 4.46027 |
| 110001 - 110500 | 4.48053 |
| 110501 - 111000 | 4.49094 |
| 111001 - 111500 | 4.50134 |
| 111501 - 112000 | 4.51175 |
| 112001 - 112500 | 4.52215 |
| 112501 - 113000 | 4.53255 |
| 113001 - 113500 | 4.54296 |
| 113501 - 114000 | 4.55336 |
| 114001 - 114500 | 4.56376 |
| 114501 - 115000 | 4.58403 |
| 115001 - 115500 | 4.60430 |
| 115501 - 116000 | 4.62456 |
| 116001 - 116500 | 4.64483 |
| 116501 - 117000 | 4.65523 |
| 117001 - 117500 | 4.66564 |
| 117501 - 118000 | 4.67604 |
| 118001 - 118500 | 4.68644 |
| 118501 - 119000 | 4.70710 |
| 119001 - 119500 | 4.72777 |
| 119501 - 120000 | 4.74843 |
| 120001 - 120500 | 4.76909 |
| 120501 - 121000 | 4.77949 |
| 121001 - 121500 | 4.78990 |
| 121501 - 122000 | 4.80030 |
| 122001 - 122500 | 4.81070 |
| 122501 - 123000 | 4.82111 |
| 123001 - 123500 | 4.83151 |
| 123501 - 124000 | 4.84192 |

| Stated Value Range | Factor |
|--------------------|---------|
| 124001 - 124500 | 4.85232 |
| 124501 - 125000 | 4.87298 |
| 125001 - 125500 | 4.89364 |
| 125501 - 126000 | 4.91430 |
| 126001 - 126500 | 4.93496 |
| 126501 - 127000 | 4.94536 |
| 127001 - 127500 | 4.95577 |
| 127501 - 128000 | 4.96617 |
| 128001 - 128500 | 4.97657 |
| 128501 - 129000 | 4.99764 |
| 129001 - 129500 | 5.01872 |
| 129501 - 130000 | 5.03979 |
| 130001 - 130500 | 5.06086 |
| 130501 - 131000 | 5.07127 |
| 131001 - 131500 | 5.08167 |
| 131501 - 132000 | 5.09208 |
| 132001 - 132500 | 5.10248 |
| 132501 - 133000 | 5.11288 |
| 133001 - 133500 | 5.12329 |
| 133501 - 134000 | 5.13369 |
| 134001 - 134500 | 5.14409 |
| 134501 - 135000 | 5.16516 |
| 135001 - 135500 | 5.18624 |
| 135501 - 136000 | 5.20731 |
| 136001 - 136500 | 5.22838 |
| 136501 - 137000 | 5.23879 |
| 137001 - 137500 | 5.24919 |
| 137501 - 138000 | 5.25960 |
| 138001 - 138500 | 5.27000 |
| 138501 - 139000 | 5.30259 |
| 139001 - 139500 | 5.33518 |
| 139501 - 140000 | 5.36777 |
| 140001 - 140500 | 5.40036 |
| 140501 - 141000 | 5.41077 |
| 141001 - 141500 | 5.42117 |
| 141501 - 142000 | 5.43158 |
| 142001 - 142500 | 5.44198 |

| Stated Value Range | Factor |
|--------------------|---------|
| 142501 - 143000 | 5.45239 |
| 143001 - 143500 | 5.46279 |
| 143501 - 144000 | 5.47320 |
| 144001 - 144500 | 5.48360 |
| 144501 - 145000 | 5.49400 |
| 145001 - 145500 | 5.50441 |
| 145501 - 146000 | 5.51481 |
| 146001 - 146500 | 5.52521 |
| 146501 - 147000 | 5.53562 |
| 147001 - 147500 | 5.54602 |
| 147501 - 148000 | 5.55643 |
| 148001 - 148500 | 5.56683 |
| 148501 - 149000 | 5.60607 |
| 149001 - 149500 | 5.64531 |
| 149501 - 150000 | 5.68455 |
| 150001 - 150500 | 5.72379 |
| 150501 - 151000 | 5.73420 |
| 151001 - 151500 | 5.74460 |
| 151501 - 152000 | 5.75501 |
| 152001 - 152500 | 5.76541 |
| 152501 - 153000 | 5.77581 |
| 153001 - 153500 | 5.78622 |
| 153501 - 154000 | 5.79662 |
| 154001 - 154500 | 5.80702 |
| 154501 - 155000 | 5.81743 |
| 155001 - 155500 | 5.82783 |
| 155501 - 156000 | 5.83824 |
| 156001 - 156500 | 5.84864 |
| 156501 - 157000 | 5.85904 |
| 157001 - 157500 | 5.86945 |
| 157501 - 158000 | 5.87985 |
| 158001 - 158500 | 5.89025 |
| 158501 - 159000 | 5.90066 |
| 159001 - 159500 | 5.91106 |
| 159501 - 160000 | 5.92147 |
| 160001 - 160500 | 5.93187 |
| 160501 - 161000 | 5.94227 |

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| Stated Value Range | Factor |
|--------------------|---------|
| 161001 - 161500 | 5.95268 |
| 161501 - 162000 | 5.96308 |
| 162001 - 162500 | 5.97348 |
| 162501 - 163000 | 5.98389 |
| 163001 - 163500 | 5.99429 |
| 163501 - 164000 | 6.00470 |
| 164001 - 164500 | 6.01510 |
| 164501 - 165000 | 6.02551 |
| 165001 - 165500 | 6.03591 |
| 165501 - 166000 | 6.04632 |
| 166001 - 166500 | 6.05672 |
| 166501 - 167000 | 6.06712 |
| 167001 - 167500 | 6.07753 |
| 167501 - 168000 | 6.08793 |
| 168001 - 168500 | 6.09833 |
| 168501 - 169000 | 6.10874 |
| 169001 - 169500 | 6.11914 |
| 169501 - 170000 | 6.12955 |
| 170001 - 170500 | 6.13995 |
| 170501 - 171000 | 6.15035 |
| 171001 - 171500 | 6.16076 |
| 171501 - 172000 | 6.17116 |
| 172001 - 172500 | 6.18156 |
| 172501 - 173000 | 6.19197 |
| 173001 - 173500 | 6.20237 |
| 173501 - 174000 | 6.21278 |
| 174001 - 174500 | 6.22318 |
| 174501 - 175000 | 6.23358 |
| 175001 - 175500 | 6.24399 |
| 175501 - 176000 | 6.25439 |
| 176001 - 176500 | 6.26479 |
| 176501 - 177000 | 6.27520 |
| 177001 - 177500 | 6.28560 |
| 177501 - 178000 | 6.29601 |
| 178001 - 178500 | 6.30641 |
| 178501 - 179000 | 6.31681 |
| 179001 - 179500 | 6.32722 |

| Stated Value Range | Factor |
|--------------------|---------|
| 179501 - 180000 | 6.33762 |
| 180001 - 180500 | 6.34802 |
| 180501 - 181000 | 6.35843 |
| 181001 - 181500 | 6.36883 |
| 181501 - 182000 | 6.37924 |
| 182001 - 182500 | 6.38964 |
| 182501 - 183000 | 6.40004 |
| 183001 - 183500 | 6.41045 |
| 183501 - 184000 | 6.42085 |
| 184001 - 184500 | 6.43125 |
| 184501 - 185000 | 6.44166 |
| 185001 - 185500 | 6.45206 |
| 185501 - 186000 | 6.46247 |
| 186001 - 186500 | 6.47287 |
| 186501 - 187000 | 6.48328 |
| 187001 - 187500 | 6.49368 |
| 187501 - 188000 | 6.50409 |
| 188001 - 188500 | 6.51449 |
| 188501 - 189000 | 6.52489 |
| 189001 - 189500 | 6.53530 |
| 189501 - 190000 | 6.54570 |
| 190001 - 190500 | 6.55610 |
| 190501 - 191000 | 6.56651 |
| 191001 - 191500 | 6.57691 |
| 191501 - 192000 | 6.58732 |
| 192001 - 192500 | 6.59772 |
| 192501 - 193000 | 6.60812 |
| 193001 - 193500 | 6.61853 |
| 193501 - 194000 | 6.62893 |
| 194001 - 194500 | 6.63933 |
| 194501 - 195000 | 6.64974 |
| 195001 - 195500 | 6.66014 |
| 195501 - 196000 | 6.67055 |
| 196001 - 196500 | 6.68095 |
| 196501 - 197000 | 6.69135 |
| 197001 - 197500 | 6.70176 |
| 197501 - 198000 | 6.71216 |

| Stated Value Range | Factor |
|--------------------|---------|
| 198001 - 198500 | 6.72256 |
| 198501 - 199000 | 6.79617 |
| 199001 - 199500 | 6.86979 |
| 199501 - 200000 | 6.94340 |
| 200001 - 200500 | 7.01701 |
| 200501 - 201000 | 7.02741 |
| 201001 - 201500 | 7.03782 |
| 201501 - 202000 | 7.04822 |
| 202001 - 202500 | 7.05863 |
| 202501 - 203000 | 7.06903 |
| 203001 - 203500 | 7.07943 |
| 203501 - 204000 | 7.08984 |
| 204001 - 204500 | 7.10024 |
| 204501 - 205000 | 7.11065 |
| 205001 - 205500 | 7.12105 |
| 205501 - 206000 | 7.13145 |
| 206001 - 206500 | 7.14186 |
| 206501 - 207000 | 7.15226 |
| 207001 - 207500 | 7.16267 |
| 207501 - 208000 | 7.17307 |
| 208001 - 208500 | 7.18347 |
| 208501 - 209000 | 7.19388 |
| 209001 - 209500 | 7.20428 |
| 209501 - 210000 | 7.21469 |
| 210001 - 210500 | 7.22509 |
| 210501 - 211000 | 7.23549 |
| 211001 - 211500 | 7.24590 |
| 211501 - 212000 | 7.25630 |
| 212001 - 212500 | 7.26670 |
| 212501 - 213000 | 7.27711 |
| 213001 - 213500 | 7.28751 |
| 213501 - 214000 | 7.29791 |
| 214001 - 214500 | 7.30832 |
| 214501 - 215000 | 7.31872 |
| 215001 - 215500 | 7.32913 |
| 215501 - 216000 | 7.33953 |
| 216001 - 216500 | 7.34993 |

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| Stated Value Range | Factor |
|--------------------|---------|
| 216501 - 217000 | 7.36034 |
| 217001 - 217500 | 7.37074 |
| 217501 - 218000 | 7.38114 |
| 218001 - 218500 | 7.39155 |
| 218501 - 219000 | 7.40195 |
| 219001 - 219500 | 7.41235 |
| 219501 - 220000 | 7.42276 |
| 220001 - 220500 | 7.43316 |
| 220501 - 221000 | 7.44356 |
| 221001 - 221500 | 7.45397 |
| 221501 - 222000 | 7.46437 |
| 222001 - 222500 | 7.47478 |
| 222501 - 223000 | 7.48518 |
| 223001 - 223500 | 7.49558 |
| 223501 - 224000 | 7.50599 |
| 224001 - 224500 | 7.51639 |
| 224501 - 225000 | 7.52680 |
| 225001 - 225500 | 7.53720 |
| 225501 - 226000 | 7.54760 |
| 226001 - 226500 | 7.55801 |
| 226501 - 227000 | 7.56841 |
| 227001 - 227500 | 7.57882 |
| 227501 - 228000 | 7.58922 |
| 228001 - 228500 | 7.59962 |
| 228501 - 229000 | 7.61003 |
| 229001 - 229500 | 7.62043 |
| 229501 - 230000 | 7.63084 |
| 230001 - 230500 | 7.64124 |
| 230501 - 231000 | 7.65164 |
| 231001 - 231500 | 7.66205 |
| 231501 - 232000 | 7.67245 |
| 232001 - 232500 | 7.68286 |
| 232501 - 233000 | 7.69326 |
| 233001 - 233500 | 7.70366 |
| 233501 - 234000 | 7.71407 |
| 234001 - 234500 | 7.72447 |
| 234501 - 235000 | 7.73488 |

| Stated Value Range | Factor |
|--------------------|---------|
| 235001 - 235500 | 7.74528 |
| 235501 - 236000 | 7.75568 |
| 236001 - 236500 | 7.76609 |
| 236501 - 237000 | 7.77649 |
| 237001 - 237500 | 7.78690 |
| 237501 - 238000 | 7.79730 |
| 238001 - 238500 | 7.80770 |
| 238501 - 239000 | 7.81811 |
| 239001 - 239500 | 7.82851 |
| 239501 - 240000 | 7.83892 |
| 240001 - 240500 | 7.84932 |
| 240501 - 241000 | 7.85972 |
| 241001 - 241500 | 7.87013 |
| 241501 - 242000 | 7.88053 |
| 242001 - 242500 | 7.89094 |
| 242501 - 243000 | 7.90134 |
| 243001 - 243500 | 7.91174 |
| 243501 - 244000 | 7.92215 |
| 244001 - 244500 | 7.93255 |
| 244501 - 245000 | 7.94296 |
| 245001 - 245500 | 7.95336 |
| 245501 - 246000 | 7.96376 |
| 246001 - 246500 | 7.97417 |
| 246501 - 247000 | 7.98457 |
| 247001 - 247500 | 7.99498 |
| 247501 - 248000 | 8.00538 |
| 248001 - 248500 | 8.01578 |
| 248501 - 249000 | 8.02619 |
| 249001 - 249500 | 8.03659 |
| 249501 - 250000 | 8.04700 |
| 250001 - 250500 | 8.05740 |
| 250501 - 251000 | 8.06780 |
| 251001 - 251500 | 8.07821 |
| 251501 - 252000 | 8.08861 |
| 252001 - 252500 | 8.09901 |
| 252501 - 253000 | 8.10942 |
| 253001 - 253500 | 8.11982 |

| Stated Value Range | Factor |
|--------------------|---------|
| 253501 - 254000 | 8.13022 |
| 254001 - 254500 | 8.14063 |
| 254501 - 255000 | 8.15103 |
| 255001 - 255500 | 8.16144 |
| 255501 - 256000 | 8.17184 |
| 256001 - 256500 | 8.18224 |
| 256501 - 257000 | 8.19265 |
| 257001 - 257500 | 8.20305 |
| 257501 - 258000 | 8.21345 |
| 258001 - 258500 | 8.22386 |
| 258501 - 259000 | 8.23426 |
| 259001 - 259500 | 8.24466 |
| 259501 - 260000 | 8.25507 |
| 260001 - 260500 | 8.26547 |
| 260501 - 261000 | 8.27587 |
| 261001 - 261500 | 8.28628 |
| 261501 - 262000 | 8.29668 |
| 262001 - 262500 | 8.30709 |
| 262501 - 263000 | 8.31749 |
| 263001 - 263500 | 8.32789 |
| 263501 - 264000 | 8.33830 |
| 264001 - 264500 | 8.34870 |
| 264501 - 265000 | 8.35911 |
| 265001 - 265500 | 8.36951 |
| 265501 - 266000 | 8.37991 |
| 266001 - 266500 | 8.39032 |
| 266501 - 267000 | 8.40072 |
| 267001 - 267500 | 8.41113 |
| 267501 - 268000 | 8.42153 |
| 268001 - 268500 | 8.43193 |
| 268501 - 269000 | 8.44234 |
| 269001 - 269500 | 8.45274 |
| 269501 - 270000 | 8.46315 |
| 270001 - 270500 | 8.47355 |
| 270501 - 271000 | 8.48395 |
| 271001 - 271500 | 8.49436 |
| 271501 - 272000 | 8.50476 |

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| Stated Value Range | Factor |
|--------------------|---------|
| 272001 - 272500 | 8.51517 |
| 272501 - 273000 | 8.52557 |
| 273001 - 273500 | 8.53597 |
| 273501 - 274000 | 8.54638 |
| 274001 - 274500 | 8.55678 |
| 274501 - 275000 | 8.56719 |
| 275001 - 275500 | 8.57759 |
| 275501 - 276000 | 8.58799 |
| 276001 - 276500 | 8.59840 |
| 276501 - 277000 | 8.60880 |
| 277001 - 277500 | 8.61921 |
| 277501 - 278000 | 8.62961 |
| 278001 - 278500 | 8.64001 |
| 278501 - 279000 | 8.65042 |
| 279001 - 279500 | 8.66082 |
| 279501 - 280000 | 8.67123 |
| 280001 - 280500 | 8.68163 |
| 280501 - 281000 | 8.69203 |
| 281001 - 281500 | 8.70244 |
| 281501 - 282000 | 8.71284 |
| 282001 - 282500 | 8.72325 |
| 282501 - 283000 | 8.73365 |
| 283001 - 283500 | 8.74405 |
| 283501 - 284000 | 8.75446 |
| 284001 - 284500 | 8.76486 |
| 284501 - 285000 | 8.77527 |
| 285001 - 285500 | 8.78567 |
| 285501 - 286000 | 8.79607 |
| 286001 - 286500 | 8.80648 |
| 286501 - 287000 | 8.81688 |
| 287001 - 287500 | 8.82729 |
| 287501 - 288000 | 8.83769 |
| 288001 - 288500 | 8.84809 |
| 288501 - 289000 | 8.85850 |
| 289001 - 289500 | 8.86890 |
| 289501 - 290000 | 8.87931 |
| 290001 - 290500 | 8.88971 |

| Stated Value Range | Factor |
|--------------------|---------|
| 290501 - 291000 | 8.90919 |
| 291001 - 291500 | 8.92866 |
| 291501 - 292000 | 8.94814 |
| 292001 - 292500 | 8.96761 |
| 292501 - 293000 | 8.98709 |
| 293001 - 293500 | 9.00657 |
| 293501 - 294000 | 9.02604 |
| 294001 - 294500 | 9.04552 |
| 294501 - 295000 | 9.06499 |
| 295001 - 295500 | 9.08447 |
| 295501 - 296000 | 9.10395 |
| 296001 - 296500 | 9.12342 |
| 296501 - 297000 | 9.14290 |
| 297001 - 297500 | 9.16237 |
| 297501 - 298000 | 9.18185 |
| 298001 - 298500 | 9.20133 |
| 298501 - 299000 | 9.22080 |
| 299001 - 299500 | 9.24028 |
| 299501 - 300000 | 9.25975 |
| 300001 - 300500 | 9.27923 |
| 300501 - 301000 | 9.28963 |
| 301001 - 301500 | 9.30004 |
| 301501 - 302000 | 9.31044 |
| 302001 - 302500 | 9.32085 |
| 302501 - 303000 | 9.33125 |
| 303001 - 303500 | 9.34165 |
| 303501 - 304000 | 9.35206 |
| 304001 - 304500 | 9.36246 |
| 304501 - 305000 | 9.37287 |
| 305001 - 305500 | 9.38327 |
| 305501 - 306000 | 9.39367 |
| 306001 - 306500 | 9.40408 |
| 306501 - 307000 | 9.41448 |
| 307001 - 307500 | 9.42489 |
| 307501 - 308000 | 9.43529 |
| 308001 - 308500 | 9.44569 |
| 308501 - 309000 | 9.45610 |

| Stated Value Range | Factor |
|--------------------|---------|
| 309001 - 309500 | 9.46650 |
| 309501 - 310000 | 9.47691 |
| 310001 - 310500 | 9.48731 |
| 310501 - 311000 | 9.49771 |
| 311001 - 311500 | 9.50812 |
| 311501 - 312000 | 9.51852 |
| 312001 - 312500 | 9.52893 |
| 312501 - 313000 | 9.53933 |
| 313001 - 313500 | 9.54973 |
| 313501 - 314000 | 9.56014 |
| 314001 - 314500 | 9.57054 |
| 314501 - 315000 | 9.58095 |
| 315001 - 315500 | 9.59135 |
| 315501 - 316000 | 9.60175 |
| 316001 - 316500 | 9.61216 |
| 316501 - 317000 | 9.62256 |
| 317001 - 317500 | 9.63297 |
| 317501 - 318000 | 9.64337 |
| 318001 - 318500 | 9.65377 |
| 318501 - 319000 | 9.66418 |
| 319001 - 319500 | 9.67458 |
| 319501 - 320000 | 9.68499 |
| 320001 - 320500 | 9.69539 |
| 320501 - 321000 | 9.70579 |
| 321001 - 321500 | 9.71620 |
| 321501 - 322000 | 9.72660 |
| 322001 - 322500 | 9.73700 |
| 322501 - 323000 | 9.74741 |
| 323001 - 323500 | 9.75781 |
| 323501 - 324000 | 9.76821 |
| 324001 - 324500 | 9.77862 |
| 324501 - 325000 | 9.78902 |
| 325001 - 325500 | 9.79943 |
| 325501 - 326000 | 9.80983 |
| 326001 - 326500 | 9.82023 |
| 326501 - 327000 | 9.83064 |
| 327001 - 327500 | 9.84104 |

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| Stated Value Range | Factor |
|--------------------|----------|
| 327501 - 328000 | 9.85144 |
| 328001 - 328500 | 9.86185 |
| 328501 - 329000 | 9.87225 |
| 329001 - 329500 | 9.88265 |
| 329501 - 330000 | 9.89306 |
| 330001 - 330500 | 9.90346 |
| 330501 - 331000 | 9.91386 |
| 331001 - 331500 | 9.92427 |
| 331501 - 332000 | 9.93467 |
| 332001 - 332500 | 9.94508 |
| 332501 - 333000 | 9.95548 |
| 333001 - 333500 | 9.96588 |
| 333501 - 334000 | 9.97629 |
| 334001 - 334500 | 9.98669 |
| 334501 - 335000 | 9.99710 |
| 335001 - 335500 | 10.00750 |
| 335501 - 336000 | 10.01790 |
| 336001 - 336500 | 10.02831 |
| 336501 - 337000 | 10.03871 |
| 337001 - 337500 | 10.04912 |
| 337501 - 338000 | 10.05952 |
| 338001 - 338500 | 10.06992 |
| 338501 - 339000 | 10.08033 |
| 339001 - 339500 | 10.09073 |
| 339501 - 340000 | 10.10114 |
| 340001 - 340500 | 10.11154 |
| 340501 - 341000 | 10.12194 |
| 341001 - 341500 | 10.13235 |
| 341501 - 342000 | 10.14275 |
| 342001 - 342500 | 10.15316 |
| 342501 - 343000 | 10.16356 |
| 343001 - 343500 | 10.17396 |
| 343501 - 344000 | 10.18437 |
| 344001 - 344500 | 10.19477 |
| 344501 - 345000 | 10.20518 |
| 345001 - 345500 | 10.21558 |
| 345501 - 346000 | 10.22598 |

| Stated Value Range | Factor |
|--------------------|----------|
| 346001 - 346500 | 10.23639 |
| 346501 - 347000 | 10.24679 |
| 347001 - 347500 | 10.25720 |
| 347501 - 348000 | 10.26760 |
| 348001 - 348500 | 10.27800 |
| 348501 - 349000 | 10.28841 |
| 349001 - 349500 | 10.29881 |
| 349501 - 350000 | 10.30922 |
| 350001 - 350500 | 10.31962 |
| 350501 - 351000 | 10.33002 |
| 351001 - 351500 | 10.34043 |
| 351501 - 352000 | 10.35083 |
| 352001 - 352500 | 10.36124 |
| 352501 - 353000 | 10.37164 |
| 353001 - 353500 | 10.38204 |
| 353501 - 354000 | 10.39245 |
| 354001 - 354500 | 10.40285 |
| 354501 - 355000 | 10.41326 |
| 355001 - 355500 | 10.42366 |
| 355501 - 356000 | 10.43406 |
| 356001 - 356500 | 10.44447 |
| 356501 - 357000 | 10.45487 |
| 357001 - 357500 | 10.46528 |
| 357501 - 358000 | 10.47568 |
| 358001 - 358500 | 10.48608 |
| 358501 - 359000 | 10.49649 |
| 359001 - 359500 | 10.50689 |
| 359501 - 360000 | 10.51730 |
| 360001 - 360500 | 10.52770 |
| 360501 - 361000 | 10.53810 |
| 361001 - 361500 | 10.54851 |
| 361501 - 362000 | 10.55891 |
| 362001 - 362500 | 10.56931 |
| 362501 - 363000 | 10.57972 |
| 363001 - 363500 | 10.59012 |
| 363501 - 364000 | 10.60052 |
| 364001 - 364500 | 10.61093 |

| Stated Value Range | Factor |
|--------------------|----------|
| 364501 - 365000 | 10.62133 |
| 365001 - 365500 | 10.63174 |
| 365501 - 366000 | 10.64214 |
| 366001 - 366500 | 10.65254 |
| 366501 - 367000 | 10.66295 |
| 367001 - 367500 | 10.67335 |
| 367501 - 368000 | 10.68375 |
| 368001 - 368500 | 10.69416 |
| 368501 - 369000 | 10.70456 |
| 369001 - 369500 | 10.71496 |
| 369501 - 370000 | 10.72537 |
| 370001 - 370500 | 10.73577 |
| 370501 - 371000 | 10.74617 |
| 371001 - 371500 | 10.75658 |
| 371501 - 372000 | 10.76698 |
| 372001 - 372500 | 10.77739 |
| 372501 - 373000 | 10.78779 |
| 373001 - 373500 | 10.79819 |
| 373501 - 374000 | 10.80860 |
| 374001 - 374500 | 10.81900 |
| 374501 - 375000 | 10.82941 |
| 375001 - 375500 | 10.83981 |
| 375501 - 376000 | 10.85021 |
| 376001 - 376500 | 10.86062 |
| 376501 - 377000 | 10.87102 |
| 377001 - 377500 | 10.88143 |
| 377501 - 378000 | 10.89183 |
| 378001 - 378500 | 10.90223 |
| 378501 - 379000 | 10.91264 |
| 379001 - 379500 | 10.92304 |
| 379501 - 380000 | 10.93345 |
| 380001 - 380500 | 10.94385 |
| 380501 - 381000 | 10.95425 |
| 381001 - 381500 | 10.96466 |
| 381501 - 382000 | 10.97506 |
| 382001 - 382500 | 10.98547 |
| 382501 - 383000 | 10.99587 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|--------------------|----------|
| 383001 - 383500 | 11.00627 |
| 383501 - 384000 | 11.01668 |
| 384001 - 384500 | 11.02708 |
| 384501 - 385000 | 11.03749 |
| 385001 - 385500 | 11.04789 |
| 385501 - 386000 | 11.05829 |
| 386001 - 386500 | 11.06870 |
| 386501 - 387000 | 11.07910 |
| 387001 - 387500 | 11.08951 |
| 387501 - 388000 | 11.09991 |
| 388001 - 388500 | 11.11031 |
| 388501 - 389000 | 11.12072 |
| 389001 - 389500 | 11.13112 |
| 389501 - 390000 | 11.14153 |
| 390001 - 390500 | 11.15193 |
| 390501 - 391000 | 11.17984 |
| 391001 - 391500 | 11.20776 |
| 391501 - 392000 | 11.23567 |
| 392001 - 392500 | 11.26359 |
| 392501 - 393000 | 11.29150 |
| 393001 - 393500 | 11.31941 |
| 393501 - 394000 | 11.34733 |
| 394001 - 394500 | 11.37524 |
| 394501 - 395000 | 11.40316 |
| 395001 - 395500 | 11.43107 |
| 395501 - 396000 | 11.45898 |
| 396001 - 396500 | 11.48690 |
| 396501 - 397000 | 11.51481 |
| 397001 - 397500 | 11.54273 |
| 397501 - 398000 | 11.57064 |
| 398001 - 398500 | 11.59855 |
| 398501 - 399000 | 11.62647 |
| 399001 - 399500 | 11.65438 |
| 399501 - 400000 | 11.68230 |
| 400001 - 400500 | 11.71021 |
| 400501 - 401000 | 11.72061 |
| 401001 - 401500 | 11.73102 |

| Stated Value Range | Factor |
|--------------------|----------|
| 401501 - 402000 | 11.74142 |
| 402001 - 402500 | 11.75183 |
| 402501 - 403000 | 11.76223 |
| 403001 - 403500 | 11.77263 |
| 403501 - 404000 | 11.78304 |
| 404001 - 404500 | 11.79344 |
| 404501 - 405000 | 11.80385 |
| 405001 - 405500 | 11.81425 |
| 405501 - 406000 | 11.82465 |
| 406001 - 406500 | 11.83506 |
| 406501 - 407000 | 11.84546 |
| 407001 - 407500 | 11.85587 |
| 407501 - 408000 | 11.86627 |
| 408001 - 408500 | 11.87667 |
| 408501 - 409000 | 11.88708 |
| 409001 - 409500 | 11.89748 |
| 409501 - 410000 | 11.90789 |
| 410001 - 410500 | 11.91829 |
| 410501 - 411000 | 11.92869 |
| 411001 - 411500 | 11.93910 |
| 411501 - 412000 | 11.94950 |
| 412001 - 412500 | 11.95991 |
| 412501 - 413000 | 11.97031 |
| 413001 - 413500 | 11.98071 |
| 413501 - 414000 | 11.99112 |
| 414001 - 414500 | 12.00152 |
| 414501 - 415000 | 12.01193 |
| 415001 - 415500 | 12.02233 |
| 415501 - 416000 | 12.03273 |
| 416001 - 416500 | 12.04314 |
| 416501 - 417000 | 12.05354 |
| 417001 - 417500 | 12.06395 |
| 417501 - 418000 | 12.07435 |
| 418001 - 418500 | 12.08475 |
| 418501 - 419000 | 12.09516 |
| 419001 - 419500 | 12.10556 |
| 419501 - 420000 | 12.11597 |

| Stated Value Range | Factor |
|--------------------|----------|
| 420001 - 420500 | 12.12637 |
| 420501 - 421000 | 12.13677 |
| 421001 - 421500 | 12.14718 |
| 421501 - 422000 | 12.15758 |
| 422001 - 422500 | 12.16799 |
| 422501 - 423000 | 12.17839 |
| 423001 - 423500 | 12.18879 |
| 423501 - 424000 | 12.19920 |
| 424001 - 424500 | 12.20960 |
| 424501 - 425000 | 12.22001 |
| 425001 - 425500 | 12.23041 |
| 425501 - 426000 | 12.24081 |
| 426001 - 426500 | 12.25122 |
| 426501 - 427000 | 12.26162 |
| 427001 - 427500 | 12.27203 |
| 427501 - 428000 | 12.28243 |
| 428001 - 428500 | 12.29283 |
| 428501 - 429000 | 12.30324 |
| 429001 - 429500 | 12.31364 |
| 429501 - 430000 | 12.32404 |
| 430001 - 430500 | 12.33445 |
| 430501 - 431000 | 12.34485 |
| 431001 - 431500 | 12.35526 |
| 431501 - 432000 | 12.36566 |
| 432001 - 432500 | 12.37606 |
| 432501 - 433000 | 12.38647 |
| 433001 - 433500 | 12.39687 |
| 433501 - 434000 | 12.40727 |
| 434001 - 434500 | 12.41768 |
| 434501 - 435000 | 12.42808 |
| 435001 - 435500 | 12.43849 |
| 435501 - 436000 | 12.44889 |
| 436001 - 436500 | 12.45929 |
| 436501 - 437000 | 12.46970 |
| 437001 - 437500 | 12.48010 |
| 437501 - 438000 | 12.49051 |
| 438001 - 438500 | 12.50091 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|--------------------|----------|
| 438501 - 439000 | 12.51131 |
| 439001 - 439500 | 12.52172 |
| 439501 - 440000 | 12.53212 |
| 440001 - 440500 | 12.54252 |
| 440501 - 441000 | 12.55293 |
| 441001 - 441500 | 12.56333 |
| 441501 - 442000 | 12.57374 |
| 442001 - 442500 | 12.58414 |
| 442501 - 443000 | 12.59454 |
| 443001 - 443500 | 12.60495 |
| 443501 - 444000 | 12.61535 |
| 444001 - 444500 | 12.62575 |
| 444501 - 445000 | 12.63616 |
| 445001 - 445500 | 12.64656 |
| 445501 - 446000 | 12.65697 |
| 446001 - 446500 | 12.66737 |
| 446501 - 447000 | 12.67777 |
| 447001 - 447500 | 12.68818 |
| 447501 - 448000 | 12.69858 |
| 448001 - 448500 | 12.70898 |
| 448501 - 449000 | 12.71939 |
| 449001 - 449500 | 12.72979 |
| 449501 - 450000 | 12.74020 |
| 450001 - 450500 | 12.75060 |
| 450501 - 451000 | 12.76100 |
| 451001 - 451500 | 12.77141 |
| 451501 - 452000 | 12.78181 |
| 452001 - 452500 | 12.79222 |
| 452501 - 453000 | 12.80262 |
| 453001 - 453500 | 12.81302 |
| 453501 - 454000 | 12.82343 |
| 454001 - 454500 | 12.83383 |
| 454501 - 455000 | 12.84423 |
| 455001 - 455500 | 12.85464 |
| 455501 - 456000 | 12.86504 |
| 456001 - 456500 | 12.87545 |
| 456501 - 457000 | 12.88585 |

| Stated Value Range | Factor |
|--------------------|----------|
| 457001 - 457500 | 12.89625 |
| 457501 - 458000 | 12.90666 |
| 458001 - 458500 | 12.91706 |
| 458501 - 459000 | 12.92746 |
| 459001 - 459500 | 12.93787 |
| 459501 - 460000 | 12.94827 |
| 460001 - 460500 | 12.95868 |
| 460501 - 461000 | 12.96908 |
| 461001 - 461500 | 12.97948 |
| 461501 - 462000 | 12.98989 |
| 462001 - 462500 | 13.00029 |
| 462501 - 463000 | 13.01070 |
| 463001 - 463500 | 13.02110 |
| 463501 - 464000 | 13.03150 |
| 464001 - 464500 | 13.04191 |
| 464501 - 465000 | 13.05231 |
| 465001 - 465500 | 13.06271 |
| 465501 - 466000 | 13.07312 |
| 466001 - 466500 | 13.08352 |
| 466501 - 467000 | 13.09393 |
| 467001 - 467500 | 13.10433 |
| 467501 - 468000 | 13.11473 |
| 468001 - 468500 | 13.12514 |
| 468501 - 469000 | 13.13554 |
| 469001 - 469500 | 13.14594 |
| 469501 - 470000 | 13.15635 |
| 470001 - 470500 | 13.16675 |
| 470501 - 471000 | 13.17716 |
| 471001 - 471500 | 13.18756 |
| 471501 - 472000 | 13.19796 |
| 472001 - 472500 | 13.20837 |
| 472501 - 473000 | 13.21877 |
| 473001 - 473500 | 13.22917 |
| 473501 - 474000 | 13.23958 |
| 474001 - 474500 | 13.24998 |
| 474501 - 475000 | 13.26039 |
| 475001 - 475500 | 13.27079 |

| Stated Value Range | Factor |
|--------------------|----------|
| 475501 - 476000 | 13.30096 |
| 476001 - 476500 | 13.33112 |
| 476501 - 477000 | 13.36129 |
| 477001 - 477500 | 13.39145 |
| 477501 - 478000 | 13.42162 |
| 478001 - 478500 | 13.45178 |
| 478501 - 479000 | 13.48195 |
| 479001 - 479500 | 13.51212 |
| 479501 - 480000 | 13.54228 |
| 480001 - 480500 | 13.57245 |
| 480501 - 481000 | 13.60261 |
| 481001 - 481500 | 13.63278 |
| 481501 - 482000 | 13.66295 |
| 482001 - 482500 | 13.69311 |
| 482501 - 483000 | 13.72328 |
| 483001 - 483500 | 13.75344 |
| 483501 - 484000 | 13.78361 |
| 484001 - 484500 | 13.81377 |
| 484501 - 485000 | 13.84394 |
| 485001 - 485500 | 13.87411 |
| 485501 - 486000 | 13.90427 |
| 486001 - 486500 | 13.93444 |
| 486501 - 487000 | 13.96460 |
| 487001 - 487500 | 13.99477 |
| 487501 - 488000 | 14.02494 |
| 488001 - 488500 | 14.05510 |
| 488501 - 489000 | 14.08527 |
| 489001 - 489500 | 14.11543 |
| 489501 - 490000 | 14.14560 |
| 490001 - 490500 | 14.17576 |
| 490501 - 491000 | 14.20593 |
| 491001 - 491500 | 14.23610 |
| 491501 - 492000 | 14.26626 |
| 492001 - 492500 | 14.29643 |
| 492501 - 493000 | 14.32659 |
| 493001 - 493500 | 14.35676 |
| 493501 - 494000 | 14.38692 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|---------------------------|---------------|
| 494001 - 494500 | 14.41709 |
| 494501 - 495000 | 14.44726 |
| 495001 - 495500 | 14.47742 |
| 495501 - 496000 | 14.50759 |
| 496001 - 496500 | 14.53775 |
| 496501 - 497000 | 14.56792 |
| 497001 - 497500 | 14.59809 |
| 497501 - 498000 | 14.62825 |
| 498001 - 498500 | 14.65842 |
| 498501 - 499000 | 14.68858 |
| 499001 - 499500 | 14.71875 |
| 499501 - 500000 | 14.74891 |
| 500001+ | 14.77908 |

B - Physical Damage Commodity Factor

Power Units and Trailers

| Commodity/use | Coverage Type | Factor |
|---------------|--------------------------|--------|
| All classes | Collision | 1.00 |
| All classes | Comprehensive | 1.00 |
| All classes | Specified Causes of Loss | 1.00 |

Public Auto

| Commodity Type | Coverage | Factor |
|--|---------------|---------|
| Taxicab | All Coverages | 1.00000 |
| Mobile App Livery Service (On Demand Request Tool) | All Coverages | 1.00000 |
| Funeral Directors | All Coverages | 1.00000 |
| Between 121" & 140" | All Coverages | 1.25000 |
| All Other Airport Limos | All Coverages | 1.00000 |
| All Other Limos & Luxury Sedans | All Coverages | 1.00000 |
| School Bus - Owned by Political Subdivision or School District | All Coverages | 1.00000 |
| All Other School Buses | All Coverages | 1.00000 |
| All Other Church Buses | All Coverages | 1.00000 |
| All Other Urban Buses | All Coverages | 1.00000 |
| All Other Airport Buses | All Coverages | 1.00000 |
| All Other Inter-City Buses | All Coverages | 1.00000 |
| Transports to gambling facilities more than 25% of the time | All Coverages | 1.25000 |
| All Other Charter Buses | All Coverages | 1.00000 |
| All Other Sightseeing Buses | All Coverages | 1.00000 |
| Bus Not Otherwise Classified | All Coverages | 1.00000 |
| All Other Casino Buses | All Coverages | 1.00000 |
| All Other Transportation of Athletes and Entertainers | All Coverages | 1.00000 |
| All Other Social Service | All Coverages | 1.00000 |
| Van Pools | All Coverages | 1.00000 |
| Has Special Equipment for physically impaired | All Coverages | 1.25000 |
| Doesn't have special Equipment for physically impaired | All Coverages | 1.00000 |
| Employee Transportation | All Coverages | 1.00000 |
| All Other Employee Services | All Coverages | 1.00000 |
| All Other Hotel / Motel Shuttle | All Coverages | 1.00000 |
| All Other Seasonal Recreation Transportation | All Coverages | 1.00000 |
| All Other Kiddie Cabs | All Coverages | 1.00000 |
| All Other Daycare Buses | All Coverages | 1.00000 |
| All Other Public Auto | All Coverages | 1.00000 |

B - Physical Damage Market Tier Factor

For risks with 10 or fewer power units, the insurance score on the owner of the business is obtained and placed into 1 of 10 Tiers (A - J). Based on the years in business and the insurance score, the Insurance score factor is determined and multiplied against the Market Tier Adjustment factor and rounded to 5 digits. Adjustment Group 1 applies to those with 3+ years in business that fall into Insurance Score Tiers F - J. Adjustment Group 2 applies to everything else. This factor is applied to the premium for each vehicle including trailers.

Insurance Score Factor

| Years In Bus | A | B | C | D | E | F | G | H | I | J |
|--------------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|---------|
| 1 | 1.32521 | 1.28111 | 1.23849 | 1.19728 | 1.15744 | 1.11893 | 1.08170 | 1.04570 | 1.0457070 | 1.04570 |
| 2 | 1.32521 | 1.26677 | 1.19539 | 1.12804 | 1.06448 | 1.00451 | 0.94791 | 0.89450 | 0.89450 | 0.89450 |
| 3+ | 1.32521 | 1.26677 | 1.17855 | 1.08561 | 1.00000 | 0.92114 | 0.84850 | 0.78158 | 0.78158 | 0.78158 |

Market Tier Adjustment Factor (based on number of power units)

| # of Units | Adjustment Group 1 | Adjustment Group 2 |
|------------|--------------------|--------------------|
| 1 | 1.000 | 1.000 |
| 2 | 0.960 | 0.920 |
| 3 | 0.920 | 0.840 |
| 4 | 0.830 | 0.760 |
| 5 | 0.790 | 0.680 |
| 6 | 0.700 | 0.600 |
| 7 | 0.650 | 0.520 |
| 8 | 0.630 | 0.440 |
| 9 | 0.600 | 0.360 |
| 10 | 0.530 | 0.280 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Fleet Factor

| # Of Power Units & Public Auto | LOCAL | UNL |
|---|--------------|------------|
| 1-4 | 1.00 | 1.00 |
| 5-10 | 0.96 | 0.90 |
| 11-15 | 0.92 | 0.85 |
| 16-25 | 0.83 | 0.80 |
| 26-50 | 0.80 | 0.75 |
| 51+ | 0.80 | 0.75 |

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Radius Factor

| | Power unit | Power unit | Trailer | Trailer | |
|---------------|-------------------|------------------------|------------------|------------------------|--------------------|
| Radius | Collision | Comp & SCOL | Collision | Comp & SCOL | Public Auto |
| 0-75 | 0.75 | 0.75 | 0.70 | 0.60 | 1.000 |
| 0-150 | 0.80 | 0.80 | 0.80 | 0.65 | 1.150 |
| 0-300 | 0.85 | 0.85 | 0.90 | 0.80 | 1.150 |
| 0-500 | 1.00 | 1.00 | 1.00 | 1.00 | 1.200 |
| Unlimited | 1.00 | 1.00 | 1.00 | 1.00 | 1.200 |

Apply a 1.00 factor for mobile equipment regardless of radius

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Rating Class Factor

Truck, Tractor, Trailer

| Rating Class | Factor |
|--------------------------------------|---------------------|
| Auto or Boat Hauling | 1.000 |
| Container/Intermodal Hauling | 1.000 |
| Contractors | 0.600 |
| Courier-Specialized Delivery | 1.320 |
| Driveaway | 1.000 |
| Dry Bulk, Hopper or Farm Products | 0.750 |
| Dry Van or Box - Double Trailer | 1.000 |
| Dry Van or Box - Single Trailer | 1.000 |
| Dumping | 1.230 |
| Dumping - Coal | 1.230 |
| Flatbed | 1.000 |
| Livestock | 1.000 |
| Log or Pulp Hauling | 1.280 |
| Mobile Home Hauling | 1.000 |
| Non-trucking | 1.000 |
| Other Commercial Use - truck | 1.000 |
| PPT - corp owned | 0.350 |
| Refrigerated Goods | 1. 1 150 |
| Service use truck | 0.350 |
| Special Type Operations | 1.000 |
| Tanker - Fuel | 1.350 |
| Tanker - Liquids or Compressed Gases | 1.350 |
| Towing and Recovery | 0.600 |
| Waste or Garbage | 1.300 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Rating Class Factor

Public Auto

| Rating Class | Factor |
|--|---------------|
| Airport Bus | 0.7300 |
| Airport Limousine | 1.0000 |
| All Other Public Auto | 0.5900 |
| Bus Not Otherwise Classified | 0.5900 |
| Casino Bus | 0.5900 |
| Charter Bus | 0.7300 |
| Church Bus | 0.4800 |
| Daycare Bus | 0.2400 |
| Employee Service | 0.7200 |
| Employee Transportation | 0.7200 |
| Hotel / Motel Shuttle | 0.5900 |
| Inter-City Bus | 0.4500 |
| Kiddie Cab | 0.2400 |
| Limo – Not Otherwise Classified | 1.0000 |
| Limousine | 1.0000 |
| Luxury Sedan | 1.0000 |
| Medical Transport – Emergency | 0.5900 |
| Medical Transport – Non-Emergency | 0.5900 |
| Private Passenger Auto | 0.5900 |
| School Bus – All Other | 0.2400 |
| School Bus – Owned by Political Subdivision or School District | 0.2400 |
| Seasonal Recreation Transportation | 0.5900 |
| Sightseeing Bus | 0.5900 |
| Social Service – All Other | 0.5700 |
| Social Service – Employee Operated | 0.5700 |
| Taxicab | 1.7500 |
| Transportation of Athletes and Entertainers | 0.6600 |
| Trolley | 0.6900 |
| Urban Bus | 0.6900 |
| Van Pool – All Other | 0.7200 |
| Van Pool – Employer Furnished | 0.7200 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Territory Factor

| Territory | Radius | Collision | Comprehensive | Specified Causes of Loss |
|-----------|--------|---------------------------------|-------------------------------|-------------------------------|
| 101 | Local | 1.2524 | 1.0141 | 1.0141 |
| 102 | Local | 0.8952 | 1.0000 | 1.0000 |
| 103 | Local | 1.0286 | 1.0000 | 1.0000 |
| 104 | Local | 1.0571 | 1.0000 | 1.0000 |
| 105 | Local | 1.0000 | 1.0000 | 1.0000 |
| 106 | Local | 0.9143 | 1.0141 | 1.0141 |
| 107 | Local | 1.2381 | 1.0423 | 1.0423 |
| 108 | Local | 0.9810 | 1.2535 | 1.2535 |
| 109 | Local | 0.9857 | 1.0000 | 1.0000 |
| 110 | Local | 1.3143 | 1.3521 | 1.3521 |
| 111 | Local | 1.0300 | 1.3010 | 1.3010 |
| 112 | Local | 0.8143 | 1.0704 | 1.0704 |
| 113 | Local | 0.9143 | 1.0000 | 1.0000 |
| 114 | Local | 0.8429 | 1.1972 | 1.1972 |
| 115 | Local | 0.9810 | 1.0704 | 1.0704 |
| 116 | Local | 1.0667 | 1.2394 | 1.2394 |
| 117 | Local | 0.9143 | 1.0423 | 1.0423 |
| 120 | Local | 1.0381 | 1.1690 | 1.1690 |
| 121 | Local | 1.2429 | 1.0141 | 1.0141 |
| 122 | Local | 1.1095 | 1.3521 | 1.3521 |
| 123 | Local | 1.0952 | 0.9437 | 0.9437 |
| 124 | Local | 1.2857 | 1.3521 | 1.3521 |
| 125 | Local | 1.0857 | 0.8873 | 0.8873 |
| 126 | Local | 1.2524 | 0.8169 | 0.8169 |
| 127 | Local | 1.1095 | 0.8592 | 0.8592 |
| 128 | Local | 0.9095 | 0.9014 | 0.9014 |
| 129 | Local | 1.1238 | 0.9155 | 0.9155 |
| 130 | Local | 1.0857 | 0.7465 | 0.7465 |
| 131 | Local | 0.9095 <u>9900</u> | 1.3662 | 1.3662 |
| 132 | Local | 0.9429 <u>1.0100</u> | 1.0563 <u>1000</u> | 1.0563 <u>1000</u> |
| 133 | Local | 1.1143 <u>1600</u> | 1.0563 | 1.0563 |
| 134 | Local | 1.2286 <u>2600</u> | 1.4507 | 1.4507 |
| 135 | Local | 1.1000 | 1.0704 | 1.0704 |
| 136 | Local | 1.1143 | 0.9437 | 0.9437 |
| 137 | Local | 1.2714 <u>3200</u> | 1.0423 | 1.0423 |
| 138 | Local | 1.0571 <u>1700</u> | 1.2113 <u>2500</u> | 1.2113 <u>2500</u> |
| 139 | Local | 1.0429 | 0.8169 | 0.8169 |
| 140 | Local | 1.1714 | 0.8169 | 0.8169 |
| 141 | Local | 0.7381 | 1.0141 | 1.0141 |
| 142 | Local | 0.9857 | 0.9014 | 0.9014 |
| 151 | Local | 1.2810 | 0.9014 | 0.9014 |
| 153 | Local | 0.9524 | 0.7042 | 0.7042 |
| 155 | Local | 0.8714 | 0.8592 | 0.8592 |

Canal Insurance Company – California**Commercial Auto Liability and Physical Damage Rates and Rules**

| Territory | Radius | Collision | Comprehensive | Specified Causes of Loss |
|------------------|---------------|------------------|----------------------|---------------------------------|
| 158 | Local | 1.1143 | 1.2676 | 1.2676 |
| 159 | Local | 1.0000 | 1.0820 | 1.0820 |
| 160 | Local | 1.0286 | 1.0423 | 1.0423 |
| 167 | Local | 1.0000 | 1.0000 | 1.0000 |
| 168 | Local | 1.0000 | 0.9014 | 0.9014 |
| 169 | Local | 0.8667 | 1.2676 | 1.2676 |
| 170 | Local | 1.0143 | 1.0141 | 1.0141 |
| 172 | Local | 0.8952 | 1.2535 | 1.2535 |
| 173 | Local | 1.1714 | 1.1127 | 1.1127 |
| 174 | Local | 1.0667 | 0.8451 | 0.8451 |
| 175 | Local | 0.9000 | 0.8873 | 0.8873 |
| 176 | Local | 1.3714 | 1.0704 | 1.0704 |
| 177 | Local | 0.9667 | 0.8169 | 0.8169 |
| 178 | Local | 0.8143 | 1.0000 | 1.0000 |
| 179 | Local | 1.1143 | 0.8592 | 0.8592 |
| 181 | Local | 0.9810 | 0.7465 | 0.7465 |
| 186 | Local | 0.9714 | 0.8873 | 0.8873 |
| 187 | Local | 0.9952 | 0.9155 | 0.9155 |
| 188 | Local | 0.8286 | 0.6901 | 0.6901 |
| 189 | Local | 0.8857 | 0.8028 | 0.8028 |
| 190 | Local | 0.8000 | 1.0000 | 1.0000 |
| 191 | Local | 0.9714 | 0.7183 | 0.7183 |
| 192 | Local | 0.8381 | 0.7465 | 0.7465 |

All territories with Unlimited Radius receive a factor of 1.00.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Time In Business Factor

| Years in Business | Factor |
|--------------------------|---------------|
| 0 | 1.16 |
| 1 | 1.09 |
| 2 | 1.09 |
| 3 | 1.08 |
| 4 | 1.06 |
| 5 | 1.03 |
| 6 | 0.99 |
| 7 | 0.98 |
| 8 | 0.97 |
| 9 | 0.96 |
| 10+ | 0.95 |

B - Physical Damage Vehicle Type Factor

| Vehicle Type | GVW | Factor |
|---------------------|-----------------|---------------|
| Truck or Tractor | 0-10,000 | 1 |
| Truck or Tractor | 10,001 - 20,000 | 0.80 |
| Truck or Tractor | 20,001 - 45,000 | 0.80 |
| Truck or Tractor | Over 45,000 | 1 |
| Trailer | any | 0.46 |
| Mobile Equipment | any | 0.46 |
| Public Auto | All Passengers | 1 |

Physical Damage Vehicle Unit Charge

| Coverage | Rating Class | Vehicle Unit Charge |
|--------------------------|--------------------|---------------------|
| Collision | All Rating Classes | 0 |
| Comprehensive | All Rating Classes | 0 |
| Specified Causes of Loss | All Rating Classes | 0 |

B - Physical Damage Average Driver Factor

For risks with 10 or fewer power units, the driving record, driver age, driver tenure, and driving experience are determined for each driver and averaged together to determine the Average Driver Factor for the coverage. The steps are as follows:

- Drivers are assigned points based on driving record.
- Points are assigned a factor, based on 3 years MVR experience.
- Driver age is assigned a factor.
- CDL driver experience is assigned a factor.
- Driver tenure is assigned a factor.
- The four factors are multiplied together and rounded to 5 digits.
- All drivers are ranked by highest factor to lowest factor.
- Drivers in excess of the number of power units are discarded.
- The average of the remaining driver factors are applied to each vehicle's premium.

Violation and Accident Point Factor

| Points | Total |
|---------------|--------------|
| 0 | 0.951 |
| 1 | 1.000 |
| 2 | 1.052 |
| 3 | 1.106 |
| 4 | 1.164 |
| 5 | 1.224 |
| 6 | 1.288 |
| 7 | 1.356 |
| 8 | 1.426 |
| 9 | 1.500 |
| 10 | 1.578 |
| 11 | 1.660 |
| 12 | 1.746 |
| 13+ | 1.837 |

Driving Experience Factor

| Experience | Factor |
|-------------------|---------------|
| 0 | 1.20 |
| 1 | 1.14 |
| 2 | 1.09 |
| 3-9 | 1.00 |
| 10+ | 0.98 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Driver Age Factor

| Age | Factor |
|------------|---------------|
| 18 | 1.6995 |
| 19-21 | 1.55 |
| 22-24 | 1.20 |
| 25-30 | 1.15 |
| 31-40 | 1.05 |
| 41-45 | 0.98 |
| 46-55 | 0.95 |
| 56-60 | 0.98 |
| 61-65 | 1.10 |
| 66-70 | 1.20 |
| 71-75 | 1.30 |
| 76-80 | 1.40 |
| 81-85 | 1.50 |
| 86-89 | 1.60 |
| 90+ | 1.70 |

Driver Tenure Factor

| Years | Factor |
|--------------|---------------|
| 0 | 1.10 |
| 1 | 1.10 |
| 2 | 1.08 |
| 3 | 1.04 |
| 4 | 1.00 |
| 5 | 0.96 |
| 6+ | 0.92 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B – Physical Damage Commercial Credit Tier Factor

For risks with 5 or more power units, the commercial credit score of the business is obtained and placed into 1 of 14 Tiers. The commercial credit score factor is determined and multiplied against the Commercial Credit Adjustment factor and rounded to 5 digits. Adjustment Group 1 applies to those with a Market Tier Factor. Adjustment Group 2 applies to everything else. This factor is applied to the premium for each vehicle including trailers.

Commercial Credit Score Factor

| Commercial Credit Tier | Factor |
|------------------------|---------|
| 1 | 1.15000 |
| 2 | 1.09000 |
| 3 | 1.06000 |
| 4 | 1.04000 |
| 5 | 1.02000 |
| 6 | 1.00000 |
| 7 | 0.98000 |
| 8 | 0.96000 |
| 9 | 0.94000 |
| 10 | 0.91000 |
| 11 | 0.89000 |
| 12 | 0.87000 |
| 13 | 0.85000 |
| 14 | 0.85000 |

Commercial Credit Adjustment Factor (based on number of power units)

| # of Units | Adjustment Group 1 | Adjustment Group 2 |
|------------|--------------------|--------------------|
| 5 | 0.50 | 1.00 |
| 6 | 0.60 | 1.00 |
| 7 | 0.70 | 1.00 |
| 8 | 0.80 | 1.00 |
| 9 | 0.90 | 1.00 |
| 10+ | 1.00 | 1.00 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B – Risk Tier Factor

| Risk Tier | Factor | Risk Tier | Factor | Risk Tier | Factor | Risk Tier | Factor |
|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|
| 0 | 0.70 | 27 | 0.86 | 54 | 1.02 | 81 | 1.19 |
| 1 | 0.71 | 28 | 0.87 | 55 | 1.03 | 82 | 1.19 |
| 2 | 0.71 | 29 | 0.87 | 56 | 1.04 | 83 | 1.20 |
| 3 | 0.72 | 30 | 0.88 | 57 | 1.04 | 84 | 1.20 |
| 4 | 0.72 | 31 | 0.89 | 58 | 1.05 | 85 | 1.21 |
| 5 | 0.73 | 32 | 0.89 | 59 | 1.05 | 86 | 1.22 |
| 6 | 0.74 | 33 | 0.90 | 60 | 1.06 | 87 | 1.23 |
| 7 | 0.74 | 34 | 0.90 | 61 | 1.07 | 88 | 1.25 |
| 8 | 0.75 | 35 | 0.91 | 62 | 1.07 | 89 | 1.26 |
| 9 | 0.75 | 36 | 0.92 | 63 | 1.08 | 90 | 1.27 |
| 10 | 0.76 | 37 | 0.92 | 64 | 1.08 | 91 | 1.28 |
| 11 | 0.77 | 38 | 0.93 | 65 | 1.09 | 92 | 1.29 |
| 12 | 0.77 | 39 | 0.93 | 66 | 1.10 | 93 | 1.30 |
| 13 | 0.78 | 40 | 0.94 | 67 | 1.10 | 94 | 1.32 |
| 14 | 0.78 | 41 | 0.95 | 68 | 1.11 | 95 | 1.33 |
| 15 | 0.79 | 42 | 0.95 | 69 | 1.11 | 96 | 1.36 |
| 16 | 0.80 | 43 | 0.96 | 70 | 1.12 | 97 | 1.39 |
| 17 | 0.80 | 44 | 0.96 | 71 | 1.13 | 98 | 1.42 |
| 18 | 0.81 | 45 | 0.97 | 72 | 1.13 | 99 | 1.45 |
| 19 | 0.81 | 46 | 0.98 | 73 | 1.14 | 100 | 1.48 |
| 20 | 0.82 | 47 | 0.98 | 74 | 1.14 | 101 | 1.51 |
| 21 | 0.83 | 48 | 0.99 | 75 | 1.15 | 102 | 1.54 |
| 22 | 0.83 | 49 | 0.99 | 76 | 1.16 | 103 | 1.57 |
| 23 | 0.84 | 50 | 1.00 | 77 | 1.16 | 104 | 1.60 |
| 24 | 0.84 | 51 | 1.01 | 78 | 1.17 | Neutral | 1.00 |
| 25 | 0.85 | 52 | 1.01 | 79 | 1.17 | | |
| 26 | 0.86 | 53 | 1.02 | 80 | 1.18 | | |

Applies to Power Units and Trailers only.

C-Uninsured Motorist Coverage

UMBI – 49
 UMPD – 47

UMBI Single Limits

| Limit | Factor |
|-----------|----------|
| 30,000 | 1.00000 |
| 40,000 | 1.16327 |
| 50,000 | 1.28571 |
| 55,000 | 1.48980 |
| 60,000 | 1.71429 |
| 75,000 | 2.14286 |
| 100,000 | 2.81633 |
| 150,000 | 3.75510 |
| 200,000 | 4.65306 |
| 250,000 | 5.57143 |
| 300,000 | 6.10204 |
| 350,000 | 6.44898 |
| 400,000 | 6.79592 |
| 500,000 | 7.42857 |
| 600,000 | 8.00000 |
| 750,000 | 8.85714 |
| 1,000,000 | 10.24490 |

UM Split Limits

| Coverage | Limit | | ILF |
|----------|-------------|---------------|----------|
| | Each Person | Each Accident | |
| UMBI | 15,000 | 30,000 | 1.00000 |
| UMBI | 25,000 | 50,000 | 1.28571 |
| UMBI | 30,000 | 60,000 | 1.71429 |
| UMBI | 50,000 | 100,000 | 2.81633 |
| UMBI | 100,000 | 300,000 | 6.10204 |
| UMBI | 250,000 | 500,000 | 7.42857 |
| UMBI | 500,000 | 1,000,000 | 10.24490 |
| UMPD | | 3,500 | 1.00000 |

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

D-Medical Payments

Power Units & Trailers

| Territory | Power Units | | | | | | | | Trailers | | | |
|-----------|-------------|-------|-------|-------|-----------|-------|-------|-------|----------|-------|-------|-------|
| | Local | | | | Unlimited | | | | | | | |
| | 500 | 1,000 | 2,000 | 5,000 | 500 | 1,000 | 2,000 | 5,000 | 500 | 1,000 | 2,000 | 5,000 |
| 101 | 138 | 164 | 181 | 260 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 102 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 103 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 104 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 105 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 106 | 138 | 164 | 181 | 260 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 107 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 108 | 138 | 164 | 181 | 260 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 109 | 171 | 204 | 223 | 321 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 110 | 171 | 204 | 223 | 321 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 111 | 171 | 204 | 223 | 321 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 112 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 113 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 114 | 138 | 164 | 181 | 260 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 115 | 171 | 204 | 223 | 321 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 116 | 171 | 204 | 223 | 321 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 117 | 138 | 164 | 181 | 260 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 120 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 121 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 122 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 123 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 124 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 125 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 126 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 127 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 128 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 129 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 130 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 131 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 132 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 133 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 134 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 135 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 136 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 137 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 138 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 139 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Territory | 500 | 1,000 | 2,000 | 5,000 | 500 | 1,000 | 2,000 | 5,000 | 500 | 1,000 | 2,000 | 5,000 |
|-----------|-----|-------|-------|-------|-----|-------|-------|-------|-----|-------|-------|-------|
| 140 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 141 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 142 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 151 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 153 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 155 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 158 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 159 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 160 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 167 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 168 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 169 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 170 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 172 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 173 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 174 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 175 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 176 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 177 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 178 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 179 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 181 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 186 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 187 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 188 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 189 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 190 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 191 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 192 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Public Auto

| EachPersonLimit | Zone | VehicleType | RadiusType | Territory | Amount |
|-----------------|------|-------------|------------|-----------|--------|
| 500 | | Public Auto | 0-75 | | 17 |
| 1000 | | Public Auto | 0-75 | | 27 |
| 2000 | | Public Auto | 0-75 | | 37 |
| 5000 | | Public Auto | 0-75 | | 54 |
| 500 | | Public Auto | 0-150 | | 17 |
| 1000 | | Public Auto | 0-150 | | 27 |
| 2000 | | Public Auto | 0-150 | | 37 |
| 5000 | | Public Auto | 0-150 | | 54 |
| 500 | | Public Auto | 0-300 | | 17 |
| 1000 | | Public Auto | 0-300 | | 27 |
| 2000 | | Public Auto | 0-300 | | 37 |
| 5000 | | Public Auto | 0-300 | | 54 |
| 500 | | Public Auto | 0-500 | | 17 |
| 1000 | | Public Auto | 0-500 | | 26 |
| 2000 | | Public Auto | 0-500 | | 36 |
| 5000 | | Public Auto | 0-500 | | 53 |
| 500 | | Public Auto | Unlimited | | 17 |
| 1000 | | Public Auto | Unlimited | | 26 |
| 2000 | | Public Auto | Unlimited | | 36 |
| 5000 | | Public Auto | Unlimited | | 53 |

E-Hired Auto Liability

Trucks and Tractors

The following procedure applies when liability coverage for truckers and motor carriers is written on a cost of hire basis to cover their liability because of a contract involving the hire of trucks, tractors and trailers.

- A. Cost of hire means the total amount incurred by the insured for the leasing and hiring of autos that the insured does not own which are used in the insured's trucking or motor carrier operations, including:
 - 1. The total remunerations of all operators and drivers helpers of hired automobiles, whether hired with a driver by lessor or an employee of the lessee, or any other third party; and
 - 2. The total dollar amount of any other costs (including, but not limited to repair, maintenance and fuel costs) directly associated with operating the hired automobiles, whether such costs are absorbed by the insured, paid to the lessor or owner, or paid to others.
- B. Estimate the annual cost of hire for each of the following, if applicable:
 - 1. Those autos for which primary Liability Coverage is provided by the insured;
 - 2. Those autos for which excess Liability Coverage is provided by the insured;

Premium Computation

- C. For each category of risk described in Paragraph (B), divide the estimated annual cost of hire by 100.
- D. Compute the scheduled vehicle premium for all trucks and truck-tractors that are used in trucking or motor carrier operations; and
- E. Divide the result by the number of these trucks and truck-tractors.
- F. Multiply the result by the appropriate factor in the following table, based on whether the insured lessee provides primary Liability Coverage (without a hold-harmless agreement) or excess Liability Coverage (when the lessor has agreed to hold the insured lessee harmless in a written lease agreement):

| Primary Liability Coverage | Excess Liability Coverage |
|----------------------------|---------------------------|
| 0.0015 | 0.0011 |

- G. Compute the advance premium by multiplying the result of Paragraph C by the result of F.

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Commercial Auto Liability and Physical Damage Rates and Rules

Public Autos and Private Passenger

For hired autos other than trucks, tractors and trailers, use the following rating procedure.

Cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or "employees" or their family members). Cost of hire does not include charges for services performed by motor carriers of property or passengers operating under their own authority.

- A. Estimate the annual cost of hire for each of the following:
 - 1. Those autos for which primary Liability Coverage is provided by the insured;
 - 2. Those autos for which excess Liability Coverage is provided by the insured;

- B. Divide the cost of hire for A-1 and A-2 by 100.

Multiply the basic limits rate for hired auto, rate is \$10 per \$100 cost of hire for 100,000 CSL, times the all other increased limit factor on page LPF-3 times the primary or excess factor shown below as applicable.

| | |
|-----------------------------------|----------------------------------|
| Primary Liability Coverage | Excess Liability Coverage |
| 6.00 | 1.00 |

- C. Multiply B * C to get the estimated premium.

Unless there is a substantial change in exposure during the policy period, the advance premium computed at the beginning of the policy term is the earned premium.

Estimated Cost of Hire

Determine the estimated annual cost of hire from the applicants' past financial records for the 12 month period ending no later than one month prior to the proposed policy effective date. The past cost of hire will be used as the estimate for the future cost of hire. If past financial records do not break out the cost of hire, use the following table to estimate.

| | |
|----------------------------------|-------------------------------|
| Number of Power Units | Estimated Cost of Hire |
| Risks with 1 to 3 power units | 3,000 |
| Risks with 4 or more power units | \$1,000 per power unit |

F-Waiver of Collision Deductible

| Deductible Amount to Be Waived | Loss Cost per Auto |
|---------------------------------------|---------------------------|
| \$50 | \$3.00 |
| 100 | 5.00 |
| 200 | 6.00 |
| 250 | 7.00 |
| 500 | 12.00 |
| 1000 | 17.00 |

Waiver of Collision Deductible

1. This coverage must be offered:
 - a. When Bodily Injury Uninsured Motorists Insurance is provided; and
 - b. When Collision Coverage is provided.
2. This coverage applies to any vehicle (including a van pool vehicle), except commercial vehicles transporting persons for hire, compensation or profit or designed, used, or maintained primarily for the transportation of property.
3. Under this coverage, the insured's collision deductible will be waived when a collision loss is caused by an uninsured motor vehicle. Use the appropriate endorsement form.
4. The named insured has the right to reject this coverage.
5. Unless the named insured requests such coverage, the insurer does not have to provide this coverage on renewal policies when the named insured has rejected the coverage on the policy previously issued by the insurer.
6. The loss costs in the Table above.

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

G-Non-Owned Auto Liability

| # of Employees | Other than SSA | SSA |
|-----------------------|-----------------------|------------|
| 0-25 | 68 | 144 |
| 26-100 | 176 | 528 |
| 101-500 | 565 | 2486 |
| 501-1000 | 1079 | 4958 |
| over 1000 | 1654 | 5919 |

Rates are for 100,000 CSL.

SSA = Social Service Agency

Rating formula = rate for the number of employees * increased limits factor

H-Auto Loan / Lease Gap Coverage

Coverage is automatically included if stated amount valuation includes the outstanding finance obligation.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

J-Enhanced Physical Damage Coverage

Rate for Standard Enhanced Physical Damage = \$150 per power unit

Rate for Preferred Enhanced Physical Damage = \$220 per power unit

K-Hired Auto Physical Damage

BASE RATE

| | |
|-----------------------------|--------|
| Collision | 0.056 |
| Comprehensive | 0.0154 |
| Specified Causes of Loss | 0.014 |

| Deductible | Factor |
|-------------------|---------------|
| 500 | 1.095 |
| 1,000 | 1.000 |
| 2,500 | 0.917 |
| 5,000 | 0.811 |
| 10,000 | 0.680 |

L-Original Equipment Manufacturer Parts

Multiply the Physical Damage coverage below by the following factors and add this premium to the other coverages. Factor only applies to Power Units and Public Autos.

| <u>Coverage Type</u> | <u>Factor</u> |
|---------------------------------|----------------------|
| <u>Collision</u> | <u>0.05</u> |
| <u>Comprehensive</u> | <u>0.05</u> |
| <u>Specified Causes of Loss</u> | <u>0.05</u> |

M-Commercial Auto Glass Coverage

Multiply the Physical Damage Comprehensive coverage by the below factors and add this premium to the other coverages. Factor only applies to Power Units and Public Autos.

Factor: 1.20

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Commercial Auto Liability and Physical Damage Rates and Rules

VII. Territories – Zip/Territories

| Zip Code | City | County | Territory |
|----------|----------------------|-------------|-----------|
| 91001 | Altadena | Los Angeles | 1 |
| 91201 | Glendale | Los Angeles | 1 |
| 91202 | Glendale | Los Angeles | 1 |
| 91203 | Glendale | Los Angeles | 1 |
| 91204 | Glendale | Los Angeles | 1 |
| 91205 | Glendale | Los Angeles | 1 |
| 91206 | Glendale | Los Angeles | 1 |
| 91207 | Glendale | Los Angeles | 1 |
| 91208 | Glendale | Los Angeles | 1 |
| 91210 | Glendale | Los Angeles | 1 |
| 91214 | Glendale | Los Angeles | 1 |
| 91011 | La Canada Flintridge | Los Angeles | 1 |
| 90065 | Los Angeles | Los Angeles | 1 |
| 91020 | Montrose | Los Angeles | 1 |
| 91101 | Pasadena | Los Angeles | 1 |
| 91103 | Pasadena | Los Angeles | 1 |
| 91104 | Pasadena | Los Angeles | 1 |
| 91105 | Pasadena | Los Angeles | 1 |
| 91106 | Pasadena | Los Angeles | 1 |
| 91107 | Pasadena | Los Angeles | 1 |
| 91124 | Pasadena | Los Angeles | 1 |
| 91040 | Sunland | Los Angeles | 1 |
| 91041 | Sunland | Los Angeles | 1 |
| 91042 | Tujunga | Los Angeles | 1 |
| 91043 | Tujunga | Los Angeles | 1 |
| 91046 | Tujunga | Los Angeles | 1 |
| 91706 | Baldwin Park | Los Angeles | 2 |
| 91731 | El Monte | Los Angeles | 2 |
| 91732 | El Monte | Los Angeles | 2 |
| 91733 | El Monte | Los Angeles | 2 |
| 91754 | Monterey Park | Los Angeles | 2 |
| 91755 | Monterey Park | Los Angeles | 2 |
| 91756 | Monterey Park | Los Angeles | 2 |
| 91711 | Claremont | Los Angeles | 3 |
| 91715 | Claremont | Los Angeles | 3 |
| 91722 | Covina | Los Angeles | 3 |
| 91723 | Covina | Los Angeles | 3 |
| 91724 | Covina | Los Angeles | 3 |
| 91008 | Duarte | Los Angeles | 3 |
| 91010 | Duarte | Los Angeles | 3 |
| 91740 | Glendora | Los Angeles | 3 |
| 91741 | Glendora | Los Angeles | 3 |
| 91750 | La Verne | Los Angeles | 3 |
| 91765 | Pomona | Los Angeles | 3 |
| 91766 | Pomona | Los Angeles | 3 |
| 91767 | Pomona | Los Angeles | 3 |
| 91768 | Pomona | Los Angeles | 3 |
| 91769 | Pomona | Los Angeles | 3 |
| 91773 | San Dimas | Los Angeles | 3 |
| 91789 | Walnut | Los Angeles | 3 |
| 91790 | West Covina | Los Angeles | 3 |
| 91791 | West Covina | Los Angeles | 3 |
| 91792 | West Covina | Los Angeles | 3 |
| 91793 | West Covina | Los Angeles | 3 |
| 91716 | Alhambra | Los Angeles | 4 |
| 91801 | Alhambra | Los Angeles | 4 |
| 91803 | Alhambra | Los Angeles | 4 |
| 91804 | Alhambra | Los Angeles | 4 |
| 91899 | Alhambra | Los Angeles | 4 |
| 91006 | Arcadia | Los Angeles | 4 |
| 91007 | Arcadia | Los Angeles | 4 |
| 91009 | Arcadia | Los Angeles | 4 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|------------------|-------------|-----------|
| 91702 | Azusa | Los Angeles | 4 |
| 91775 | San Gabriel | Los Angeles | 4 |
| 91776 | San Gabriel | Los Angeles | 4 |
| 91108 | San Marino | Los Angeles | 4 |
| 91109 | San Marino | Los Angeles | 4 |
| 91123 | San Marino | Los Angeles | 4 |
| 91125 | San Marino | Los Angeles | 4 |
| 91126 | San Marino | Los Angeles | 4 |
| 91024 | Sierra Madre | Los Angeles | 4 |
| 91025 | Sierra Madre | Los Angeles | 4 |
| 91030 | South Pasadena | Los Angeles | 4 |
| 91031 | South Pasadena | Los Angeles | 4 |
| 91780 | Temple City | Los Angeles | 4 |
| 90701 | Artesia | Los Angeles | 5 |
| 90716 | Hawaiian Gardens | Los Angeles | 5 |
| 90638 | La Mirada | Los Angeles | 5 |
| 90639 | La Mirada | Los Angeles | 5 |
| 90650 | Norwalk | Los Angeles | 5 |
| 90651 | Norwalk | Los Angeles | 5 |
| 90652 | Norwalk | Los Angeles | 5 |
| 90671 | Norwalk | Los Angeles | 5 |
| 90670 | Santa Fe Springs | Los Angeles | 5 |
| 90601 | Whittier | Los Angeles | 5 |
| 90602 | Whittier | Los Angeles | 5 |
| 90603 | Whittier | Los Angeles | 5 |
| 90604 | Whittier | Los Angeles | 5 |
| 90605 | Whittier | Los Angeles | 5 |
| 90606 | Whittier | Los Angeles | 5 |
| 90608 | Whittier | Los Angeles | 5 |
| 91501 | Burbank | Los Angeles | 6 |
| 91502 | Burbank | Los Angeles | 6 |
| 91503 | Burbank | Los Angeles | 6 |
| 91504 | Burbank | Los Angeles | 6 |
| 91505 | Burbank | Los Angeles | 6 |
| 91506 | Burbank | Los Angeles | 6 |
| 91521 | Burbank | Los Angeles | 6 |
| 91522 | Burbank | Los Angeles | 6 |
| 91523 | Burbank | Los Angeles | 6 |
| 91331 | Pacoima | Los Angeles | 6 |
| 91334 | Pacoima | Los Angeles | 6 |
| 90660 | Pico Rivera | Los Angeles | 6 |
| 91340 | San Fernando | Los Angeles | 6 |
| 91352 | Sun Valley | Los Angeles | 6 |
| 91342 | Sylmar | Los Angeles | 6 |
| 91601 | North Hollywood | Los Angeles | 7 |
| 91605 | North Hollywood | Los Angeles | 7 |
| 91606 | North Hollywood | Los Angeles | 7 |
| 91607 | North Hollywood | Los Angeles | 7 |
| 91402 | Panorama City | Los Angeles | 7 |
| 91403 | Sherman Oaks | Los Angeles | 7 |
| 91423 | Sherman Oaks | Los Angeles | 7 |
| 91604 | Studio City | Los Angeles | 7 |
| 91602 | Toluca Lake | Los Angeles | 7 |
| 91608 | Universal City | Los Angeles | 7 |
| 91614 | Universal City | Los Angeles | 7 |
| 91615 | Universal City | Los Angeles | 7 |
| 91301 | Agoura Hills | Los Angeles | 8 |
| 91302 | Calabasas | Los Angeles | 8 |
| 91303 | Canoga Park | Los Angeles | 8 |
| 91304 | Canoga Park | Los Angeles | 8 |
| 91307 | Canoga Park | Los Angeles | 8 |
| 91310 | Canoga Park | Los Angeles | 8 |
| 91351 | Canyon Country | Los Angeles | 8 |
| 91387 | Canyon Country | Los Angeles | 8 |
| 90745 | Carson | Los Angeles | 8 |
| 90746 | Carson | Los Angeles | 8 |
| 90747 | Carson | Los Angeles | 8 |
| 91311 | Chatsworth | Los Angeles | 8 |
| 95317 | El Nido | Merced | 8 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-----------------|-------------|-----------|
| 91316 | Encino | Los Angeles | 8 |
| 91436 | Encino | Los Angeles | 8 |
| 91344 | Granada Hills | Los Angeles | 8 |
| 90263 | Malibu | Los Angeles | 8 |
| 90264 | Malibu | Los Angeles | 8 |
| 90265 | Malibu | Los Angeles | 8 |
| 91324 | Northridge | Los Angeles | 8 |
| 91325 | Northridge | Los Angeles | 8 |
| 91326 | Northridge | Los Angeles | 8 |
| 91330 | Northridge | Los Angeles | 8 |
| 91335 | Reseda | Los Angeles | 8 |
| 91343 | Sepulveda | Los Angeles | 8 |
| 91356 | Tarzana | Los Angeles | 8 |
| 91357 | Tarzana | Los Angeles | 8 |
| 90290 | Topanga | Los Angeles | 8 |
| 91306 | Winnetka | Los Angeles | 8 |
| 91364 | Woodland Hills | Los Angeles | 8 |
| 91367 | Woodland Hills | Los Angeles | 8 |
| 91372 | Woodland Hills | Los Angeles | 8 |
| 91376 | Woodland Hills | Los Angeles | 8 |
| 90031 | Los Angeles | Los Angeles | 9 |
| 90032 | Los Angeles | Los Angeles | 9 |
| 90033 | Los Angeles | Los Angeles | 9 |
| 90041 | Los Angeles | Los Angeles | 9 |
| 90042 | Los Angeles | Los Angeles | 9 |
| 95301 | Atwater | Merced | 10 |
| 90210 | Beverly Hills | Los Angeles | 10 |
| 90211 | Beverly Hills | Los Angeles | 10 |
| 90212 | Beverly Hills | Los Angeles | 10 |
| 90027 | Los Angeles | Los Angeles | 10 |
| 90028 | Los Angeles | Los Angeles | 10 |
| 90029 | Los Angeles | Los Angeles | 10 |
| 90034 | Los Angeles | Los Angeles | 10 |
| 90035 | Los Angeles | Los Angeles | 10 |
| 90038 | Los Angeles | Los Angeles | 10 |
| 90039 | Los Angeles | Los Angeles | 10 |
| 90046 | Los Angeles | Los Angeles | 10 |
| 90048 | Los Angeles | Los Angeles | 10 |
| 90068 | Los Angeles | Los Angeles | 10 |
| 90069 | Los Angeles | Los Angeles | 10 |
| 90071 | Los Angeles | Los Angeles | 10 |
| 90073 | Los Angeles | Los Angeles | 10 |
| 90089 | Los Angeles | Los Angeles | 10 |
| 90094 | Los Angeles | Los Angeles | 10 |
| 90095 | Los Angeles | Los Angeles | 10 |
| 90220 | Compton | Los Angeles | 11 |
| 90221 | Compton | Los Angeles | 11 |
| 90222 | Compton | Los Angeles | 11 |
| 90230 | Culver City | Los Angeles | 11 |
| 90232 | Culver City | Los Angeles | 11 |
| 90233 | Culver City | Los Angeles | 11 |
| 90240 | Downey | Los Angeles | 11 |
| 90241 | Downey | Los Angeles | 11 |
| 90242 | Downey | Los Angeles | 11 |
| 90255 | Huntington Park | Los Angeles | 11 |
| 90001 | Los Angeles | Los Angeles | 11 |
| 90002 | Los Angeles | Los Angeles | 11 |
| 90003 | Los Angeles | Los Angeles | 11 |
| 90004 | Los Angeles | Los Angeles | 11 |
| 90005 | Los Angeles | Los Angeles | 11 |
| 90006 | Los Angeles | Los Angeles | 11 |
| 90007 | Los Angeles | Los Angeles | 11 |
| 90008 | Los Angeles | Los Angeles | 11 |
| 90009 | Los Angeles | Los Angeles | 11 |
| 90010 | Los Angeles | Los Angeles | 11 |
| 90011 | Los Angeles | Los Angeles | 11 |
| 90012 | Los Angeles | Los Angeles | 11 |
| 90013 | Los Angeles | Los Angeles | 11 |
| 90014 | Los Angeles | Los Angeles | 11 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-----------------|-------------|-----------|
| 90015 | Los Angeles | Los Angeles | 11 |
| 90016 | Los Angeles | Los Angeles | 11 |
| 90017 | Los Angeles | Los Angeles | 11 |
| 90018 | Los Angeles | Los Angeles | 11 |
| 90019 | Los Angeles | Los Angeles | 11 |
| 90020 | Los Angeles | Los Angeles | 11 |
| 90021 | Los Angeles | Los Angeles | 11 |
| 90022 | Los Angeles | Los Angeles | 11 |
| 90023 | Los Angeles | Los Angeles | 11 |
| 90026 | Los Angeles | Los Angeles | 11 |
| 90036 | Los Angeles | Los Angeles | 11 |
| 90037 | Los Angeles | Los Angeles | 11 |
| 90040 | Los Angeles | Los Angeles | 11 |
| 90044 | Los Angeles | Los Angeles | 11 |
| 90047 | Los Angeles | Los Angeles | 11 |
| 90056 | Los Angeles | Los Angeles | 11 |
| 90057 | Los Angeles | Los Angeles | 11 |
| 90058 | Los Angeles | Los Angeles | 11 |
| 90059 | Los Angeles | Los Angeles | 11 |
| 90061 | Los Angeles | Los Angeles | 11 |
| 90062 | Los Angeles | Los Angeles | 11 |
| 90063 | Los Angeles | Los Angeles | 11 |
| 90101 | Bell | Los Angeles | 12 |
| 90201 | Bell | Los Angeles | 12 |
| 90091 | Commerce | Los Angeles | 12 |
| 90270 | Maywood | Los Angeles | 12 |
| 90280 | South Gate | Los Angeles | 12 |
| 90710 | Harbor City | Los Angeles | 13 |
| 90717 | Lomita | Los Angeles | 13 |
| 90731 | San Pedro | Los Angeles | 13 |
| 90732 | San Pedro | Los Angeles | 13 |
| 90744 | Wilmington | Los Angeles | 13 |
| 90706 | Bellflower | Los Angeles | 14 |
| 90802 | Long Beach | Los Angeles | 14 |
| 90803 | Long Beach | Los Angeles | 14 |
| 90804 | Long Beach | Los Angeles | 14 |
| 90805 | Long Beach | Los Angeles | 14 |
| 90806 | Long Beach | Los Angeles | 14 |
| 90807 | Long Beach | Los Angeles | 14 |
| 90808 | Long Beach | Los Angeles | 14 |
| 90809 | Long Beach | Los Angeles | 14 |
| 90810 | Long Beach | Los Angeles | 14 |
| 90813 | Long Beach | Los Angeles | 14 |
| 90814 | Long Beach | Los Angeles | 14 |
| 90815 | Long Beach | Los Angeles | 14 |
| 90822 | Long Beach | Los Angeles | 14 |
| 90831 | Long Beach | Los Angeles | 14 |
| 90833 | Long Beach | Los Angeles | 14 |
| 90834 | Long Beach | Los Angeles | 14 |
| 90835 | Long Beach | Los Angeles | 14 |
| 90840 | Long Beach | Los Angeles | 14 |
| 90640 | Montebello | Los Angeles | 14 |
| 90723 | Paramount | Los Angeles | 14 |
| 90755 | Signal Hill | Los Angeles | 14 |
| 90506 | Central Gardena | Los Angeles | 15 |
| 90247 | Gardena | Los Angeles | 15 |
| 90248 | Gardena | Los Angeles | 15 |
| 90249 | Gardena | Los Angeles | 15 |
| 90250 | Hawthorne | Los Angeles | 15 |
| 90301 | Inglewood | Los Angeles | 15 |
| 90302 | Inglewood | Los Angeles | 15 |
| 90303 | Inglewood | Los Angeles | 15 |
| 90304 | Inglewood | Los Angeles | 15 |
| 90305 | Inglewood | Los Angeles | 15 |
| 90260 | Lawndale | Los Angeles | 15 |
| 90261 | Lawndale | Los Angeles | 15 |
| 90043 | Los Angeles | Los Angeles | 15 |
| 90311 | Los Angeles | Los Angeles | 15 |
| 90502 | Los Angeles | Los Angeles | 15 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|----------------------|-------------|-----------|
| 90504 | Los Angeles | Los Angeles | 15 |
| 90262 | Lynwood | Los Angeles | 15 |
| 90501 | Torrance | Los Angeles | 15 |
| 90503 | Torrance | Los Angeles | 15 |
| 90505 | Torrance | Los Angeles | 15 |
| 90024 | Los Angeles | Los Angeles | 16 |
| 90025 | Los Angeles | Los Angeles | 16 |
| 90045 | Los Angeles | Los Angeles | 16 |
| 90049 | Los Angeles | Los Angeles | 16 |
| 90052 | Los Angeles | Los Angeles | 16 |
| 90064 | Los Angeles | Los Angeles | 16 |
| 90066 | Los Angeles | Los Angeles | 16 |
| 90067 | Los Angeles | Los Angeles | 16 |
| 90077 | Los Angeles | Los Angeles | 16 |
| 90079 | Los Angeles | Los Angeles | 16 |
| 90082 | Los Angeles | Los Angeles | 16 |
| 90096 | Los Angeles | Los Angeles | 16 |
| 90097 | Los Angeles | Los Angeles | 16 |
| 90099 | Los Angeles | Los Angeles | 16 |
| 90292 | Marina Del Rey | Los Angeles | 16 |
| 90272 | Pacific Palisades | Los Angeles | 16 |
| 90401 | Santa Monica | Los Angeles | 16 |
| 90402 | Santa Monica | Los Angeles | 16 |
| 90403 | Santa Monica | Los Angeles | 16 |
| 90404 | Santa Monica | Los Angeles | 16 |
| 90405 | Santa Monica | Los Angeles | 16 |
| 90291 | Venice | Los Angeles | 16 |
| 96137 | Westwood | Plumas | 16 |
| 90245 | El Segundo | Los Angeles | 17 |
| 90254 | Hermosa Beach | Los Angeles | 17 |
| 90266 | Manhattan Beach | Los Angeles | 17 |
| 90274 | Palos Verdes Peninsu | Los Angeles | 17 |
| 90275 | Rancho Palos Verdes | Los Angeles | 17 |
| 90277 | Redondo Beach | Los Angeles | 17 |
| 90278 | Redondo Beach | Los Angeles | 17 |
| 96006 | Adin | Modoc | 20 |
| 95910 | Alleghany | Sierra | 20 |
| 96101 | Alturas | Modoc | 20 |
| 96129 | Beckwourth | Plumas | 20 |
| 95915 | Belden | Plumas | 20 |
| 96009 | Bieber | Lassen | 20 |
| 96010 | Big Bar | Trinity | 20 |
| 96103 | Blairsdan | Plumas | 20 |
| 95527 | Burnt Ranch | Trinity | 20 |
| 96014 | Callahan | Siskiyou | 20 |
| 96015 | Canby | Modoc | 20 |
| 95923 | Canyondam | Plumas | 20 |
| 96104 | Cedarville | Modoc | 20 |
| 96020 | Chester | Plumas | 20 |
| 96105 | Chilcoot | Plumas | 20 |
| 96106 | Clio | Plumas | 20 |
| 95531 | Crescent City | Del Norte | 20 |
| 95934 | Crescent Mills | Plumas | 20 |
| 96108 | Davis Creek | Modoc | 20 |
| 96023 | Dorris | Siskiyou | 20 |
| 96024 | Douglas City | Trinity | 20 |
| 95936 | Downieville | Sierra | 20 |
| 96109 | Doyle | Lassen | 20 |
| 96025 | Dunsmuir | Siskiyou | 20 |
| 96110 | Eagleville | Modoc | 20 |
| 96027 | Etna | Siskiyou | 20 |
| 96031 | Forks Of Salmon | Siskiyou | 20 |
| 96112 | Fort Bidwell | Modoc | 20 |
| 95538 | Fort Dick | Del Norte | 20 |
| 96032 | Fort Jones | Siskiyou | 20 |
| 95543 | Gasquet | Del Norte | 20 |
| 96034 | Gazelle | Siskiyou | 20 |
| 95944 | Goodyears Bar | Sierra | 20 |
| 96037 | Greenview | Siskiyou | 20 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-------------------|------------|-----------|
| 95947 | Greenville | Plumas | 20 |
| 96038 | Grenada | Siskiyou | 20 |
| 96039 | Happy Camp | Siskiyou | 20 |
| 96041 | Hayfork | Trinity | 20 |
| 96113 | Herlong | Lassen | 20 |
| 96044 | Hornbrook | Siskiyou | 20 |
| 96046 | Hyampom | Trinity | 20 |
| 96114 | Janesville | Lassen | 20 |
| 96136 | Janesville | Lassen | 20 |
| 96048 | Junction City | Trinity | 20 |
| 95548 | Klamath | Del Norte | 20 |
| 96050 | Klamath River | Siskiyou | 20 |
| 96115 | Lake City | Modoc | 20 |
| 96052 | Lewiston | Trinity | 20 |
| 96116 | Likely | Modoc | 20 |
| 96117 | Litchfield | Lassen | 20 |
| 96054 | Lookout | Modoc | 20 |
| 96118 | Loyalton | Sierra | 20 |
| 96058 | Macdoel | Siskiyou | 20 |
| 95552 | Mad River | Trinity | 20 |
| 96119 | Madeline | Lassen | 20 |
| 96056 | Mc Arthur | Lassen | 20 |
| 96057 | Mc Cloud | Siskiyou | 20 |
| 95956 | Meadow Valley | Plumas | 20 |
| 96121 | Milford | Lassen | 20 |
| 96064 | Montague | Siskiyou | 20 |
| 96067 | Mount Shasta | Siskiyou | 20 |
| 96068 | Nubieber | Lassen | 20 |
| 95568 | Orleans | Siskiyou | 20 |
| 96076 | Platina | Trinity | 20 |
| 96122 | Portola | Plumas | 20 |
| 95971 | Quincy | Plumas | 20 |
| 96123 | Ravendale | Lassen | 20 |
| 96124 | Sattley | Sierra | 20 |
| 96085 | Scott Bar | Siskiyou | 20 |
| 96086 | Seiad Valley | Siskiyou | 20 |
| 96125 | Sierra City | Sierra | 20 |
| 96126 | Sierraville | Sierra | 20 |
| 96127 | Sierraville | Lassen | 20 |
| 95567 | Smith River | Del Norte | 20 |
| 96128 | Standish | Lassen | 20 |
| 95980 | Storie | Plumas | 20 |
| 95981 | Strawberry Valley | Plumas | 20 |
| 96130 | Susanville | Lassen | 20 |
| 95983 | Taylorville | Plumas | 20 |
| 96132 | Termo | Lassen | 20 |
| 96091 | Trinity Center | Trinity | 20 |
| 96134 | Tulelake | Modoc | 20 |
| 96135 | Tulelake | Plumas | 20 |
| 95984 | Twain | Plumas | 20 |
| 96093 | Weaverville | Trinity | 20 |
| 96094 | Weed | Siskiyou | 20 |
| 96097 | Yreka | Siskiyou | 20 |
| 95595 | Zenia | Trinity | 20 |
| 95709 | Camino | El Dorado | 21 |
| 95613 | Coloma | El Dorado | 21 |
| 95614 | Cool | El Dorado | 21 |
| 95619 | Diamond Springs | El Dorado | 21 |
| 95623 | El Dorado | El Dorado | 21 |
| 95762 | El Dorado Hills | El Dorado | 21 |
| 95763 | El Dorado Hills | Sacramento | 21 |
| 95633 | Garden Valley | El Dorado | 21 |
| 95634 | Georgetown | El Dorado | 21 |
| 95635 | Greenwood | El Dorado | 21 |
| 95636 | Grizzly Flats | El Dorado | 21 |
| 95720 | Kyburz | El Dorado | 21 |
| 95651 | Lotus | El Dorado | 21 |
| 95656 | Mount Aukum | El Dorado | 21 |
| 95664 | Pilot Hill | El Dorado | 21 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|------------------------|-----------|-----------|
| 95667 | Placerville | El Dorado | 21 |
| 95726 | Pollock Pines | El Dorado | 21 |
| 95672 | Rescue | El Dorado | 21 |
| 95682 | Shingle Springs | El Dorado | 21 |
| 95684 | Somerset | El Dorado | 21 |
| 96150 | South Lake Tahoe | El Dorado | 21 |
| 96155 | South Lake Tahoe | El Dorado | 21 |
| 96142 | Tahoma | El Dorado | 21 |
| 95721 | Twin Bridges | El Dorado | 21 |
| 95735 | Twin Bridges | El Dorado | 21 |
| 93201 | Alpaugh | Tulare | 22 |
| 93202 | Armona | Kings | 22 |
| 93204 | Avenal | Kings | 22 |
| 93603 | Badger | Tulare | 22 |
| 93207 | California Hot Springs | Tulare | 22 |
| 93208 | Camp Nelson | Tulare | 22 |
| 93212 | Corcoran | Kings | 22 |
| 93615 | Cutler | Tulare | 22 |
| 93618 | Dinuba | Tulare | 22 |
| 93218 | Ducor | Tulare | 22 |
| 93219 | Earlimart | Tulare | 22 |
| 93221 | Exeter | Tulare | 22 |
| 93223 | Farmersville | Tulare | 22 |
| 93227 | Goshen | Tulare | 22 |
| 93230 | Hanford | Kings | 22 |
| 93235 | Ivanhoe | Tulare | 22 |
| 93237 | Ivanhoe | Tulare | 22 |
| 93239 | Kettleman City | Kings | 22 |
| 93631 | Kingsburg | Tulare | 22 |
| 93244 | Lemoncove | Tulare | 22 |
| 93245 | Lemoore | Kings | 22 |
| 93246 | Lemoore | Kings | 22 |
| 93247 | Lindsay | Tulare | 22 |
| 95335 | Long Barn | Tuolumne | 22 |
| 93647 | Orosi | Tulare | 22 |
| 93256 | Pixley | Tulare | 22 |
| 93257 | Porterville | Tulare | 22 |
| 93260 | Posey | Tulare | 22 |
| 93261 | Richgrove | Tulare | 22 |
| 93262 | Sequoia National Par | Tulare | 22 |
| 93265 | Springville | Tulare | 22 |
| 93266 | Stratford | Kings | 22 |
| 93267 | Strathmore | Tulare | 22 |
| 93666 | Sultana | Tulare | 22 |
| 93270 | Terra Bella | Tulare | 22 |
| 93271 | Three Rivers | Tulare | 22 |
| 93272 | Tipton | Tulare | 22 |
| 93673 | Traver | Tulare | 22 |
| 93274 | Tulare | Tulare | 22 |
| 93277 | Visalia | Tulare | 22 |
| 93291 | Visalia | Tulare | 22 |
| 93292 | Visalia | Tulare | 22 |
| 93282 | Waukena | Tulare | 22 |
| 93286 | Woodlake | Tulare | 22 |
| 93670 | Yetttem | Tulare | 22 |
| 95410 | Albion | Mendocino | 23 |
| 95415 | Boonville | Mendocino | 23 |
| 95417 | Branscomb | Mendocino | 23 |
| 95418 | Calpella | Mendocino | 23 |
| 95422 | Clearlake | Lake | 23 |
| 95423 | Clearlake Oaks | Lake | 23 |
| 95424 | Clearlake Park | Lake | 23 |
| 95426 | Cobb | Lake | 23 |
| 95427 | Comptche | Mendocino | 23 |
| 95428 | Covelo | Mendocino | 23 |
| 95429 | Dos Rios | Mendocino | 23 |
| 95432 | Elk | Mendocino | 23 |
| 95435 | Finley | Lake | 23 |
| 95420 | Fort Bragg | Mendocino | 23 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|--------------------|------------|-----------|
| 95437 | Fort Bragg | Mendocino | 23 |
| 95443 | Glenhaven | Lake | 23 |
| 95445 | Gualala | Mendocino | 23 |
| 95467 | Hidden Valley Lake | Lake | 23 |
| 95449 | Hopland | Mendocino | 23 |
| 95451 | Kelseyville | Lake | 23 |
| 95453 | Lakeport | Lake | 23 |
| 95454 | Laytonville | Mendocino | 23 |
| 95585 | Leggett | Mendocino | 23 |
| 95456 | Littleriver | Mendocino | 23 |
| 95457 | Lower Lake | Lake | 23 |
| 95458 | Lucerne | Lake | 23 |
| 95459 | Manchester | Mendocino | 23 |
| 95460 | Mendocino | Mendocino | 23 |
| 95461 | Middletown | Lake | 23 |
| 95463 | Navarro | Mendocino | 23 |
| 95464 | Nice | Lake | 23 |
| 95466 | Philo | Mendocino | 23 |
| 95587 | Piercy | Mendocino | 23 |
| 95468 | Point Arena | Mendocino | 23 |
| 95469 | Potter Valley | Mendocino | 23 |
| 95470 | Redwood Valley | Mendocino | 23 |
| 95481 | Talmage | Mendocino | 23 |
| 95482 | Ukiah | Mendocino | 23 |
| 95485 | Upper Lake | Lake | 23 |
| 95493 | Upper Lake | Lake | 23 |
| 95488 | Westport | Mendocino | 23 |
| 95490 | Willits | Mendocino | 23 |
| 95494 | Yorkville | Mendocino | 23 |
| 93601 | Ahwahnee | Madera | 24 |
| 95303 | Ballico | Merced | 24 |
| 93604 | Bass Lake | Madera | 24 |
| 93610 | Chowchilla | Madera | 24 |
| 93614 | Coarsegold | Madera | 24 |
| 95312 | Cressey | Merced | 24 |
| 95315 | Delhi | Merced | 24 |
| 93620 | Dos Palos | Merced | 24 |
| 95322 | Gustine | Merced | 24 |
| 95324 | Hilmar | Merced | 24 |
| 95023 | Hollister | San Benito | 24 |
| 95024 | Hollister | San Benito | 24 |
| 95333 | Le Grand | Merced | 24 |
| 95334 | Livingston | Merced | 24 |
| 93635 | Los Banos | Merced | 24 |
| 93636 | Madera | Madera | 24 |
| 93637 | Madera | Madera | 24 |
| 93638 | Madera | Madera | 24 |
| 95340 | Merced | Merced | 24 |
| 95341 | Merced | Merced | 24 |
| 95348 | Merced | Merced | 24 |
| 93643 | North Fork | Madera | 24 |
| 93645 | O Neals | Madera | 24 |
| 93644 | Oakhurst | Madera | 24 |
| 95043 | Paicines | San Benito | 24 |
| 95365 | Planada | Merced | 24 |
| 93653 | Raymond | Madera | 24 |
| 95045 | San Juan Bautista | San Benito | 24 |
| 95369 | Snelling | Merced | 24 |
| 95075 | Soquel | San Benito | 24 |
| 93665 | South Dos Palos | Merced | 24 |
| 95374 | Stevinson | Merced | 24 |
| 95388 | Winton | Merced | 24 |
| 93669 | Wishon | Madera | 24 |
| 95221 | Altaville | Calaveras | 25 |
| 95601 | Amador City | Amador | 25 |
| 95222 | Angels Camp | Calaveras | 25 |
| 95223 | Arnold | Calaveras | 25 |
| 95224 | Avery | Calaveras | 25 |
| 93512 | Benton | Mono | 25 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|----------------------|-----------|-----------|
| 95305 | Big Oak Flat | Tuolumne | 25 |
| 93517 | Bridgeport | Mono | 25 |
| 95225 | Burson | Calaveras | 25 |
| 95226 | Campo Seco | Calaveras | 25 |
| 95306 | Catheys Valley | Mariposa | 25 |
| 95309 | Ceres | Tuolumne | 25 |
| 96107 | Coleville | Mono | 25 |
| 95310 | Columbia | Tuolumne | 25 |
| 95228 | Copperopolis | Calaveras | 25 |
| 95229 | Copperopolis | Calaveras | 25 |
| 95311 | Coulterville | Mariposa | 25 |
| 95699 | Drytown | Amador | 25 |
| 95318 | El Portal | Mariposa | 25 |
| 95629 | Fiddletown | El Dorado | 25 |
| 93623 | Fish Camp | Mariposa | 25 |
| 95232 | Glencoe | Calaveras | 25 |
| 95321 | Groveland | Tuolumne | 25 |
| 95233 | Hathaway Pines | Calaveras | 25 |
| 95325 | Hornitos | Mariposa | 25 |
| 95640 | Ione | Amador | 25 |
| 95642 | Jackson | Amador | 25 |
| 95327 | Jamestown | Tuolumne | 25 |
| 93529 | June Lake | Mono | 25 |
| 95646 | Kirkwood | Alpine | 25 |
| 95644 | Kit Carson | Amador | 25 |
| 95329 | La Grange | Tuolumne | 25 |
| 93541 | Lee Vining | Mono | 25 |
| 95654 | Madison | Amador | 25 |
| 93546 | Mammoth Lakes | Mono | 25 |
| 95338 | Mariposa | Mariposa | 25 |
| 96120 | Markleeville | Alpine | 25 |
| 95346 | Mi Wuk Village | Tuolumne | 25 |
| 95347 | Mi Wuk Village | Tuolumne | 25 |
| 95345 | Midpines | Mariposa | 25 |
| 95245 | Mokelumne Hill | Calaveras | 25 |
| 95246 | Mountain Ranch | Calaveras | 25 |
| 95247 | Murphys | Calaveras | 25 |
| 95665 | Pine Grove | Amador | 25 |
| 95364 | Pinecrest | Tuolumne | 25 |
| 95666 | Pioneer | Amador | 25 |
| 95669 | Plymouth | Amador | 25 |
| 95248 | Rail Road Flat | Calaveras | 25 |
| 95675 | River Pines | Amador | 25 |
| 95249 | San Andreas | Calaveras | 25 |
| 95250 | Sheep Ranch | Calaveras | 25 |
| 95370 | Sonora | Tuolumne | 25 |
| 95372 | Soulsbyville | Tuolumne | 25 |
| 95373 | Soulsbyville | Tuolumne | 25 |
| 95375 | Stevinson | Tuolumne | 25 |
| 95685 | Sutter Creek | Amador | 25 |
| 96133 | Topaz | Mono | 25 |
| 95379 | Tuolumne | Tuolumne | 25 |
| 95383 | Twain Harte | Tuolumne | 25 |
| 95251 | Vallecito | Calaveras | 25 |
| 95252 | Valley Springs | Calaveras | 25 |
| 95689 | Volcano | Amador | 25 |
| 95254 | Wallace | Calaveras | 25 |
| 95255 | West Point | Calaveras | 25 |
| 95257 | Wilseyville | Calaveras | 25 |
| 95389 | Yosemite National Pa | Mariposa | 25 |
| 94503 | American Canyon | Napa | 26 |
| 94508 | Angwin | Napa | 26 |
| 94515 | Calistoga | Napa | 26 |
| 94576 | Deer Park | Napa | 26 |
| 94558 | Napa | Napa | 26 |
| 94559 | Napa | Napa | 26 |
| 94562 | Oakville | Napa | 26 |
| 94567 | Pope Valley | Napa | 26 |
| 94573 | Rutherford | Napa | 26 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-----------------|-----------------|-----------|
| 94574 | Saint Helena | Napa | 26 |
| 94581 | San Lorenzo | Napa | 26 |
| 94599 | Yountville | Napa | 26 |
| 95701 | Alta | Placer | 27 |
| 95703 | Applegate | Placer | 27 |
| 95602 | Auburn | Placer | 27 |
| 95603 | Auburn | Placer | 27 |
| 95604 | Auburn | Placer | 27 |
| 96140 | Carnelian Bay | Placer | 27 |
| 95713 | Colfax | Placer | 27 |
| 95714 | Dutch Flat | Placer | 27 |
| 95715 | Emigrant Gap | Placer | 27 |
| 95631 | Foresthill | Placer | 27 |
| 95717 | Gold Run | Placer | 27 |
| 95746 | Granite Bay | Placer | 27 |
| 96141 | Homewood | Placer | 27 |
| 96143 | Kings Beach | Placer | 27 |
| 95648 | Lincoln | Placer | 27 |
| 95650 | Loomis | Placer | 27 |
| 95722 | Meadow Vista | Placer | 27 |
| 95658 | Newcastle | Placer | 27 |
| 96146 | Olympic Valley | Placer | 27 |
| 95663 | Penryn | Placer | 27 |
| 95677 | Rocklin | Placer | 27 |
| 95765 | Rocklin | Placer | 27 |
| 95661 | Roseville | Placer | 27 |
| 95678 | Roseville | Placer | 27 |
| 95747 | Roseville | Placer | 27 |
| 95681 | Sheridan | Placer | 27 |
| 96145 | Tahoe City | Placer | 27 |
| 96148 | Tahoe Vista | Placer | 27 |
| 96161 | Truckee | Placer | 27 |
| 95736 | Weimar | Placer | 27 |
| 93420 | Arroyo Grande | San Luis Obispo | 28 |
| 93421 | Arroyo Grande | San Luis Obispo | 28 |
| 93422 | Atascadero | San Luis Obispo | 28 |
| 93424 | Avila Beach | San Luis Obispo | 28 |
| 93410 | Cal Poly Dorms | San Luis Obispo | 28 |
| 93428 | Cambria | San Luis Obispo | 28 |
| 93430 | Cayucos | San Luis Obispo | 28 |
| 93409 | Chorro | San Luis Obispo | 28 |
| 93432 | Creston | San Luis Obispo | 28 |
| 93433 | Grover City | San Luis Obispo | 28 |
| 93435 | Harmony | San Luis Obispo | 28 |
| 93442 | Morro Bay | San Luis Obispo | 28 |
| 93444 | Nipomo | San Luis Obispo | 28 |
| 93445 | Oceano | San Luis Obispo | 28 |
| 93446 | Paso Robles | San Luis Obispo | 28 |
| 93447 | Paso Robles | San Luis Obispo | 28 |
| 93449 | Pismo Beach | San Luis Obispo | 28 |
| 93401 | San Luis Obispo | San Luis Obispo | 28 |
| 93402 | San Luis Obispo | San Luis Obispo | 28 |
| 93405 | San Luis Obispo | San Luis Obispo | 28 |
| 93406 | San Luis Obispo | San Luis Obispo | 28 |
| 93407 | San Luis Obispo | San Luis Obispo | 28 |
| 93408 | San Luis Obispo | San Luis Obispo | 28 |
| 93451 | San Miguel | Monterey | 28 |
| 93452 | San Simeon | San Luis Obispo | 28 |
| 93453 | Santa Margarita | San Luis Obispo | 28 |
| 93461 | Shandon | San Luis Obispo | 28 |
| 93465 | Templeton | San Luis Obispo | 28 |
| 94510 | Benicia | Solano | 29 |
| 94512 | Birds Landing | Solano | 29 |
| 95620 | Dixon | Solano | 29 |
| 95625 | Elmira | Solano | 29 |
| 94533 | Fairfield | Solano | 29 |
| 94534 | Fairfield | Solano | 29 |
| 94535 | Fairfield | Solano | 29 |
| 94592 | Mare Island | Solano | 29 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-------------------|--------|-----------|
| 94571 | Rio Vista | Solano | 29 |
| 94585 | Suisun City | Solano | 29 |
| 95687 | Vacaville | Solano | 29 |
| 95688 | Vacaville | Solano | 29 |
| 94589 | Vallejo | Solano | 29 |
| 94590 | Vallejo | Solano | 29 |
| 94591 | Vallejo | Solano | 29 |
| 95412 | Annapolis | Sonoma | 30 |
| 94922 | Bodega | Sonoma | 30 |
| 94923 | Bodega Bay | Sonoma | 30 |
| 95416 | Boyes Hot Springs | Sonoma | 30 |
| 95419 | Camp Meeker | Sonoma | 30 |
| 95421 | Cazadero | Sonoma | 30 |
| 95425 | Cloverdale | Sonoma | 30 |
| 94931 | Cotati | Sonoma | 30 |
| 95430 | Duncans Mills | Sonoma | 30 |
| 95433 | El Verano | Sonoma | 30 |
| 95431 | Eldridge | Sonoma | 30 |
| 95436 | Forestville | Sonoma | 30 |
| 95439 | Fulton | Sonoma | 30 |
| 95441 | Geyserville | Sonoma | 30 |
| 95442 | Glen Ellen | Sonoma | 30 |
| 95444 | Graton | Sonoma | 30 |
| 95446 | Guerneville | Sonoma | 30 |
| 95448 | Healdsburg | Sonoma | 30 |
| 95450 | Jenner | Sonoma | 30 |
| 95452 | Kenwood | Sonoma | 30 |
| 95462 | Monte Rio | Sonoma | 30 |
| 95465 | Occidental | Sonoma | 30 |
| 94951 | Penngrove | Sonoma | 30 |
| 94954 | Petaluma | Sonoma | 30 |
| 94999 | Petaluma | Sonoma | 30 |
| 95471 | Rio Nido | Sonoma | 30 |
| 94928 | Rohnert Park | Sonoma | 30 |
| 95401 | Santa Rosa | Sonoma | 30 |
| 95402 | Santa Rosa | Sonoma | 30 |
| 95403 | Santa Rosa | Sonoma | 30 |
| 95404 | Santa Rosa | Sonoma | 30 |
| 95405 | Santa Rosa | Sonoma | 30 |
| 95406 | Santa Rosa | Sonoma | 30 |
| 95407 | Santa Rosa | Sonoma | 30 |
| 95409 | Santa Rosa | Sonoma | 30 |
| 95472 | Sebastopol | Sonoma | 30 |
| 95476 | Sonoma | Sonoma | 30 |
| 95480 | Stewarts Point | Sonoma | 30 |
| 95497 | The Sea Ranch | Sonoma | 30 |
| 95486 | Upper Lake | Sonoma | 30 |
| 95487 | Upper Lake | Sonoma | 30 |
| 94972 | Valley Ford | Sonoma | 30 |
| 95492 | Windsor | Sonoma | 30 |
| 95914 | Bangor | Butte | 31 |
| 95916 | Berry Creek | Butte | 31 |
| 95917 | Biggs | Butte | 31 |
| 95918 | Browns Valley | Yuba | 31 |
| 95919 | Brownsville | Yuba | 31 |
| 95922 | Camptonville | Sierra | 31 |
| 95924 | Cedar Ridge | Nevada | 31 |
| 95925 | Challenge | Butte | 31 |
| 95712 | Chicago Park | Nevada | 31 |
| 95926 | Chico | Butte | 31 |
| 95928 | Chico | Butte | 31 |
| 95929 | Chico | Butte | 31 |
| 95973 | Chico | Butte | 31 |
| 95930 | Clipper Mills | Butte | 31 |
| 95935 | Dobbins | Yuba | 31 |
| 95938 | Durham | Butte | 31 |
| 96111 | Eagleville | Nevada | 31 |
| 95940 | Feather Falls | Butte | 31 |
| 95941 | Forbestown | Butte | 31 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|------------------|--------|-----------|
| 95942 | Forest Ranch | Butte | 31 |
| 95945 | Grass Valley | Nevada | 31 |
| 95946 | Grass Valley | Nevada | 31 |
| 95949 | Grass Valley | Nevada | 31 |
| 95948 | Gridley | Butte | 31 |
| 95953 | Live Oak | Sutter | 31 |
| 95954 | Magalia | Butte | 31 |
| 95901 | Marysville | Yuba | 31 |
| 95903 | Marysville | Yuba | 31 |
| 95724 | Meadow Vista | Nevada | 31 |
| 95957 | Meridian | Sutter | 31 |
| 95958 | Meridian | Butte | 31 |
| 95959 | Nevada City | Nevada | 31 |
| 95659 | Nicolaus | Sutter | 31 |
| 95960 | North San Juan | Nevada | 31 |
| 95961 | Olivehurst | Yuba | 31 |
| 95962 | Oregon House | Yuba | 31 |
| 95965 | Oroville | Butte | 31 |
| 95966 | Oroville | Butte | 31 |
| 95967 | Oroville | Butte | 31 |
| 95968 | Palermo | Butte | 31 |
| 95969 | Paradise | Butte | 31 |
| 95668 | Pleasant Grove | Sutter | 31 |
| 95972 | Rackerby | Yuba | 31 |
| 95974 | Richvale | Butte | 31 |
| 95674 | Rio Oso | Sutter | 31 |
| 95676 | Robbins | Sutter | 31 |
| 95975 | Rough And Ready | Nevada | 31 |
| 95977 | Smartville | Nevada | 31 |
| 95728 | Soda Springs | Nevada | 31 |
| 95978 | Stirling City | Butte | 31 |
| 95982 | Sutter | Sutter | 31 |
| 96162 | Truckee | Nevada | 31 |
| 95986 | Washington | Nevada | 31 |
| 95692 | Wheatland | Yuba | 31 |
| 95991 | Yuba City | Sutter | 31 |
| 95992 | Yuba City | Sutter | 31 |
| 95993 | Yuba City | Sutter | 31 |
| 96007 | Anderson | Shasta | 32 |
| 95912 | Arbuckle | Colusa | 32 |
| 95913 | Artois | Glenn | 32 |
| 96008 | Bella Vista | Shasta | 32 |
| 96011 | Big Bend | Shasta | 32 |
| 95606 | Brooks | Yolo | 32 |
| 96013 | Burney | Shasta | 32 |
| 95920 | Butte City | Glenn | 32 |
| 95607 | Capay | Yolo | 32 |
| 96016 | Cassel | Shasta | 32 |
| 96017 | Castella | Shasta | 32 |
| 96019 | Central Valley | Shasta | 32 |
| 95612 | Clarksburg | Yolo | 32 |
| 95932 | Colusa | Colusa | 32 |
| 96021 | Corning | Tehama | 32 |
| 96022 | Cottonwood | Tehama | 32 |
| 95616 | Davis | Yolo | 32 |
| 95937 | Dunnigan | Yolo | 32 |
| 95618 | El Macero | Yolo | 32 |
| 95939 | Elk Creek | Glenn | 32 |
| 95627 | Esparto | Yolo | 32 |
| 96028 | Fall River Mills | Shasta | 32 |
| 96029 | Flourmoy | Tehama | 32 |
| 96033 | French Gulch | Shasta | 32 |
| 96035 | Gerber | Tehama | 32 |
| 95943 | Glenn | Glenn | 32 |
| 95950 | Grimes | Colusa | 32 |
| 95637 | Guinda | Yolo | 32 |
| 95951 | Hamilton City | Glenn | 32 |
| 96040 | Hat Creek | Shasta | 32 |
| 96047 | Igo | Shasta | 32 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|------------------|--------|-----------|
| 96049 | Junction City | Shasta | 32 |
| 95645 | Knights Landing | Sutter | 32 |
| 96051 | Lakehead | Shasta | 32 |
| 96055 | Los Molinos | Tehama | 32 |
| 95653 | Madison | Yolo | 32 |
| 96059 | Manton | Tehama | 32 |
| 95955 | Maxwell | Colusa | 32 |
| 96062 | Millville | Shasta | 32 |
| 96061 | Mineral | Tehama | 32 |
| 96063 | Mineral | Tehama | 32 |
| 96065 | Montgomery Creek | Shasta | 32 |
| 96069 | Oak Run | Shasta | 32 |
| 96070 | Oak Run | Shasta | 32 |
| 96071 | Old Station | Shasta | 32 |
| 95963 | Orland | Glenn | 32 |
| 96073 | Palo Cedro | Shasta | 32 |
| 96074 | Paskenta | Tehama | 32 |
| 95970 | Princeton | Glenn | 32 |
| 96078 | Proberta | Tehama | 32 |
| 96075 | Red Bluff | Tehama | 32 |
| 96080 | Red Bluff | Tehama | 32 |
| 96001 | Redding | Shasta | 32 |
| 96002 | Redding | Shasta | 32 |
| 96003 | Redding | Shasta | 32 |
| 95679 | Roseville | Yolo | 32 |
| 96084 | Round Mountain | Shasta | 32 |
| 96087 | Shasta | Shasta | 32 |
| 96079 | Shasta Lake | Shasta | 32 |
| 96088 | Shingletown | Shasta | 32 |
| 96089 | Shingletown | Shasta | 32 |
| 95979 | Stonyford | Colusa | 32 |
| 96090 | Tehama | Tehama | 32 |
| 96092 | Vina | Tehama | 32 |
| 96095 | Whiskeytown | Shasta | 32 |
| 96096 | Whitmore | Shasta | 32 |
| 95987 | Williams | Colusa | 32 |
| 95988 | Willows | Glenn | 32 |
| 95694 | Winters | Yolo | 32 |
| 95695 | Woodland | Yolo | 32 |
| 95776 | Woodland | Yolo | 32 |
| 96099 | Yreka | Shasta | 32 |
| 93611 | Clovis | Fresno | 33 |
| 93612 | Clovis | Fresno | 33 |
| 93613 | Clovis | Fresno | 33 |
| 93619 | Clovis | Fresno | 33 |
| 93701 | Fresno | Fresno | 33 |
| 93702 | Fresno | Fresno | 33 |
| 93703 | Fresno | Fresno | 33 |
| 93704 | Fresno | Fresno | 33 |
| 93705 | Fresno | Fresno | 33 |
| 93706 | Fresno | Fresno | 33 |
| 93710 | Fresno | Fresno | 33 |
| 93711 | Fresno | Fresno | 33 |
| 93712 | Fresno | Fresno | 33 |
| 93716 | Fresno | Fresno | 33 |
| 93720 | Fresno | Fresno | 33 |
| 93721 | Fresno | Fresno | 33 |
| 93722 | Fresno | Fresno | 33 |
| 93723 | Fresno | Fresno | 33 |
| 93725 | Fresno | Fresno | 33 |
| 93726 | Fresno | Fresno | 33 |
| 93727 | Fresno | Fresno | 33 |
| 93728 | Fresno | Fresno | 33 |
| 93730 | Fresno | Fresno | 33 |
| 93740 | Fresno | Fresno | 33 |
| 93741 | Fresno | Fresno | 33 |
| 93650 | Pinedale | Fresno | 33 |
| 93602 | Auberry | Fresno | 34 |
| 93605 | Big Creek | Fresno | 34 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|---------------------|------------|-----------|
| 93606 | Biola | Fresno | 34 |
| 93607 | Burrel | Fresno | 34 |
| 93608 | Cantua Creek | Fresno | 34 |
| 93609 | Caruthers | Fresno | 34 |
| 93210 | Coalinga | Fresno | 34 |
| 93616 | Del Rey | Fresno | 34 |
| 93621 | Dunlap | Fresno | 34 |
| 93622 | Firebaugh | Fresno | 34 |
| 93624 | Five Points | Fresno | 34 |
| 93625 | Fowler | Fresno | 34 |
| 93626 | Friant | Fresno | 34 |
| 93627 | Helm | Fresno | 34 |
| 93628 | Hume | Fresno | 34 |
| 93234 | Huron | Fresno | 34 |
| 93630 | Kerman | Fresno | 34 |
| 93633 | Kings Canyon Nat Pk | Fresno | 34 |
| 93634 | Lakeshore | Fresno | 34 |
| 93242 | Laton | Fresno | 34 |
| 93640 | Mendota | Fresno | 34 |
| 93641 | Miramonte | Fresno | 34 |
| 93642 | Mono Hot Springs | Fresno | 34 |
| 93646 | Orange Cove | Fresno | 34 |
| 93648 | Parlier | Fresno | 34 |
| 93649 | Piedra | Fresno | 34 |
| 93651 | Prather | Fresno | 34 |
| 93652 | Raisin | Fresno | 34 |
| 93654 | Reedley | Fresno | 34 |
| 93656 | Riverdale | Fresno | 34 |
| 93660 | San Joaquin | Fresno | 34 |
| 93661 | San Joaquin | Merced | 34 |
| 93657 | Sanger | Fresno | 34 |
| 93662 | Selma | Fresno | 34 |
| 93664 | Shaver Lake | Fresno | 34 |
| 93675 | Squaw Valley | Fresno | 34 |
| 93667 | Tollhouse | Fresno | 34 |
| 93668 | Tranquillity | Fresno | 34 |
| 95605 | Broderick | Yolo | 35 |
| 95608 | Carmichael | Sacramento | 35 |
| 95626 | Elverta | Sacramento | 35 |
| 95628 | Fair Oaks | Sacramento | 35 |
| 95652 | McClellan | Sacramento | 35 |
| 95660 | North Highlands | Sacramento | 35 |
| 95662 | Orangevale | Sacramento | 35 |
| 95670 | Rancho Cordova | Sacramento | 35 |
| 95742 | Rancho Cordova | Sacramento | 35 |
| 95673 | Rio Linda | Sacramento | 35 |
| 95811 | Sacramento | Sacramento | 35 |
| 95812 | Sacramento | Sacramento | 35 |
| 95814 | Sacramento | Sacramento | 35 |
| 95815 | Sacramento | Sacramento | 35 |
| 95816 | Sacramento | Sacramento | 35 |
| 95817 | Sacramento | Sacramento | 35 |
| 95818 | Sacramento | Sacramento | 35 |
| 95819 | Sacramento | Sacramento | 35 |
| 95820 | Sacramento | Sacramento | 35 |
| 95821 | Sacramento | Sacramento | 35 |
| 95822 | Sacramento | Sacramento | 35 |
| 95823 | Sacramento | Sacramento | 35 |
| 95824 | Sacramento | Sacramento | 35 |
| 95825 | Sacramento | Sacramento | 35 |
| 95826 | Sacramento | Sacramento | 35 |
| 95827 | Sacramento | Sacramento | 35 |
| 95828 | Sacramento | Sacramento | 35 |
| 95829 | Sacramento | Sacramento | 35 |
| 95830 | Sacramento | Sacramento | 35 |
| 95831 | Sacramento | Sacramento | 35 |
| 95832 | Sacramento | Sacramento | 35 |
| 95833 | Sacramento | Sacramento | 35 |
| 95834 | Sacramento | Sacramento | 35 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-----------------|--------------|-----------|
| 95835 | Sacramento | Sacramento | 35 |
| 95836 | Sacramento | Sacramento | 35 |
| 95837 | Sacramento | Sacramento | 35 |
| 95838 | Sacramento | Sacramento | 35 |
| 95841 | Sacramento | Sacramento | 35 |
| 95842 | Sacramento | Sacramento | 35 |
| 95864 | Sacramento | Sacramento | 35 |
| 95691 | West Sacramento | Yolo | 35 |
| 95610 | Citrus Heights | Sacramento | 36 |
| 95621 | Citrus Heights | Sacramento | 36 |
| 95615 | Courtland | Sacramento | 36 |
| 95624 | Elk Grove | Sacramento | 36 |
| 95757 | Elk Grove | Sacramento | 36 |
| 95758 | Elk Grove | Sacramento | 36 |
| 95630 | Folsom | Sacramento | 36 |
| 95632 | Galt | Sacramento | 36 |
| 95638 | Herald | Sacramento | 36 |
| 95639 | Hood | Sacramento | 36 |
| 95641 | Isleton | Sacramento | 36 |
| 95655 | Mather A F B | Sacramento | 36 |
| 95671 | Represa | Sacramento | 36 |
| 95680 | Roseville | Sacramento | 36 |
| 95683 | Sloughhouse | Sacramento | 36 |
| 95690 | Walnut Grove | Sacramento | 36 |
| 95693 | Wilton | Sacramento | 36 |
| 95813 | Woodland | Sacramento | 36 |
| 95202 | Stockton | San Joaquin | 37 |
| 95203 | Stockton | San Joaquin | 37 |
| 95204 | Stockton | San Joaquin | 37 |
| 95205 | Stockton | San Joaquin | 37 |
| 95206 | Stockton | San Joaquin | 37 |
| 95207 | Stockton | San Joaquin | 37 |
| 95208 | Stockton | San Joaquin | 37 |
| 95209 | Stockton | San Joaquin | 37 |
| 95210 | Stockton | San Joaquin | 37 |
| 95211 | Stockton | San Joaquin | 37 |
| 95212 | Stockton | San Joaquin | 37 |
| 95213 | Stockton | San Joaquin | 37 |
| 95215 | Stockton | San Joaquin | 37 |
| 95219 | Stockton | San Joaquin | 37 |
| 95220 | Acampo | San Joaquin | 38 |
| 95227 | Clements | San Joaquin | 38 |
| 95320 | Escalon | San Joaquin | 38 |
| 95230 | Farmington | Stanislaus | 38 |
| 95231 | French Camp | San Joaquin | 38 |
| 95234 | Hathaway Pines | San Joaquin | 38 |
| 95330 | Lathrop | San Joaquin | 38 |
| 95236 | Linden | San Joaquin | 38 |
| 95237 | Lockeford | San Joaquin | 38 |
| 95240 | Lodi | San Joaquin | 38 |
| 95242 | Lodi | San Joaquin | 38 |
| 95336 | Manteca | San Joaquin | 38 |
| 95337 | Manteca | San Joaquin | 38 |
| 95366 | Ripon | San Joaquin | 38 |
| 95201 | San Jose | San Joaquin | 38 |
| 95686 | Thornton | San Joaquin | 38 |
| 95304 | Tracy | San Joaquin | 38 |
| 95376 | Tracy | San Joaquin | 38 |
| 95377 | Tracy | San Joaquin | 38 |
| 95391 | Tracy | San Joaquin | 38 |
| 95253 | Valley Springs | San Joaquin | 38 |
| 95258 | Woodbridge | San Joaquin | 38 |
| 95267 | Woodbridge | San Joaquin | 38 |
| 94525 | Crockett | Contra Costa | 39 |
| 94530 | El Cerrito | Contra Costa | 39 |
| 94803 | El Sobrante | Contra Costa | 39 |
| 94547 | Hercules | Contra Costa | 39 |
| 94564 | Pinole | Contra Costa | 39 |
| 94801 | Richmond | Contra Costa | 39 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|----------------|--------------|-----------|
| 94802 | Richmond | Contra Costa | 39 |
| 94804 | Richmond | Contra Costa | 39 |
| 94805 | Richmond | Contra Costa | 39 |
| 94850 | Richmond | Contra Costa | 39 |
| 94572 | Rodeo | Contra Costa | 39 |
| 94806 | San Pablo | Contra Costa | 39 |
| 94807 | San Pablo | Contra Costa | 39 |
| 94507 | Alamo | Contra Costa | 40 |
| 94509 | Antioch | Contra Costa | 40 |
| 94531 | Antioch | Contra Costa | 40 |
| 94517 | Clayton | Contra Costa | 40 |
| 94518 | Concord | Contra Costa | 40 |
| 94519 | Concord | Contra Costa | 40 |
| 94520 | Concord | Contra Costa | 40 |
| 94521 | Concord | Contra Costa | 40 |
| 94506 | Danville | Contra Costa | 40 |
| 94526 | Danville | Contra Costa | 40 |
| 94528 | Danville | Contra Costa | 40 |
| 94549 | Lafayette | Contra Costa | 40 |
| 94553 | Martinez | Contra Costa | 40 |
| 94556 | Moraga | Contra Costa | 40 |
| 94570 | Moraga | Contra Costa | 40 |
| 94575 | Moraga | Contra Costa | 40 |
| 94563 | Orinda | Contra Costa | 40 |
| 94565 | Pittsburg | Contra Costa | 40 |
| 94523 | Pleasant Hill | Contra Costa | 40 |
| 94582 | San Ramon | Contra Costa | 40 |
| 94583 | San Ramon | Contra Costa | 40 |
| 94595 | Walnut Creek | Contra Costa | 40 |
| 94596 | Walnut Creek | Contra Costa | 40 |
| 94597 | Walnut Creek | Contra Costa | 40 |
| 94598 | Walnut Creek | Contra Costa | 40 |
| 91902 | Bonita | San Diego | 41 |
| 91903 | Bonita | San Diego | 41 |
| 92055 | Camp Pendleton | San Diego | 41 |
| 91910 | Chula Vista | San Diego | 41 |
| 91911 | Chula Vista | San Diego | 41 |
| 91913 | Chula Vista | San Diego | 41 |
| 91914 | Chula Vista | San Diego | 41 |
| 91915 | Chula Vista | San Diego | 41 |
| 92118 | Coronado | San Diego | 41 |
| 92019 | El Cajon | San Diego | 41 |
| 92020 | El Cajon | San Diego | 41 |
| 92021 | El Cajon | San Diego | 41 |
| 91932 | Imperial Beach | San Diego | 41 |
| 91933 | Imperial Beach | San Diego | 41 |
| 92037 | La Jolla | San Diego | 41 |
| 92092 | La Jolla | San Diego | 41 |
| 92093 | La Jolla | San Diego | 41 |
| 91941 | La Mesa | San Diego | 41 |
| 91942 | La Mesa | San Diego | 41 |
| 92040 | Lakeside | San Diego | 41 |
| 91945 | Lemon Grove | San Diego | 41 |
| 91946 | Lemon Grove | San Diego | 41 |
| 91947 | Lemon Grove | San Diego | 41 |
| 91950 | National City | San Diego | 41 |
| 91951 | National City | San Diego | 41 |
| 92101 | San Diego | San Diego | 41 |
| 92102 | San Diego | San Diego | 41 |
| 92103 | San Diego | San Diego | 41 |
| 92104 | San Diego | San Diego | 41 |
| 92105 | San Diego | San Diego | 41 |
| 92106 | San Diego | San Diego | 41 |
| 92107 | San Diego | San Diego | 41 |
| 92108 | San Diego | San Diego | 41 |
| 92109 | San Diego | San Diego | 41 |
| 92110 | San Diego | San Diego | 41 |
| 92111 | San Diego | San Diego | 41 |
| 92113 | San Diego | San Diego | 41 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|--------------------|-----------|-----------|
| 92114 | San Diego | San Diego | 41 |
| 92115 | San Diego | San Diego | 41 |
| 92116 | San Diego | San Diego | 41 |
| 92117 | San Diego | San Diego | 41 |
| 92119 | San Diego | San Diego | 41 |
| 92120 | San Diego | San Diego | 41 |
| 92121 | San Diego | San Diego | 41 |
| 92122 | San Diego | San Diego | 41 |
| 92123 | San Diego | San Diego | 41 |
| 92124 | San Diego | San Diego | 41 |
| 92126 | San Diego | San Diego | 41 |
| 92127 | San Diego | San Diego | 41 |
| 92128 | San Diego | San Diego | 41 |
| 92129 | San Diego | San Diego | 41 |
| 92130 | San Diego | San Diego | 41 |
| 92131 | San Diego | San Diego | 41 |
| 92132 | San Diego | San Diego | 41 |
| 92133 | San Diego | San Diego | 41 |
| 92134 | San Diego | San Diego | 41 |
| 92135 | San Diego | San Diego | 41 |
| 92136 | San Diego | San Diego | 41 |
| 92139 | San Diego | San Diego | 41 |
| 92140 | San Diego | San Diego | 41 |
| 92145 | San Diego | San Diego | 41 |
| 92147 | San Diego | San Diego | 41 |
| 92152 | San Diego | San Diego | 41 |
| 92154 | San Diego | San Diego | 41 |
| 92155 | San Diego | San Diego | 41 |
| 92173 | San Diego | San Diego | 41 |
| 92182 | San Diego | San Diego | 41 |
| 92197 | San Diego | San Diego | 41 |
| 92199 | San Diego | San Diego | 41 |
| 92071 | Santee | San Diego | 41 |
| 91977 | Spring Valley | San Diego | 41 |
| 91978 | Spring Valley | San Diego | 41 |
| 91979 | Spring Valley | San Diego | 41 |
| 91901 | Alpine | San Diego | 42 |
| 92003 | Bonsall | San Diego | 42 |
| 92004 | Borrego Springs | San Diego | 42 |
| 91905 | Boulevard | San Diego | 42 |
| 91906 | Campo | San Diego | 42 |
| 91908 | Campo | San Diego | 42 |
| 91909 | Campo | San Diego | 42 |
| 92007 | Cardiff By The Sea | San Diego | 42 |
| 92008 | Carlsbad | San Diego | 42 |
| 92009 | Carlsbad | San Diego | 42 |
| 92010 | Carlsbad | San Diego | 42 |
| 92011 | Carlsbad | San Diego | 42 |
| 92013 | Carlsbad | San Diego | 42 |
| 92014 | Del Mar | San Diego | 42 |
| 92018 | Del Mar | San Diego | 42 |
| 91916 | Descanso | San Diego | 42 |
| 91917 | Dulzura | San Diego | 42 |
| 92024 | Encinitas | San Diego | 42 |
| 92025 | Escondido | San Diego | 42 |
| 92026 | Escondido | San Diego | 42 |
| 92027 | Escondido | San Diego | 42 |
| 92029 | Escondido | San Diego | 42 |
| 92030 | Escondido | San Diego | 42 |
| 92028 | Fallbrook | San Diego | 42 |
| 91931 | Guatay | San Diego | 42 |
| 91934 | Jacumba | San Diego | 42 |
| 91935 | Jamul | San Diego | 42 |
| 92036 | Julian | San Diego | 42 |
| 91948 | Mount Laguna | San Diego | 42 |
| 92054 | Oceanside | San Diego | 42 |
| 92056 | Oceanside | San Diego | 42 |
| 92057 | Oceanside | San Diego | 42 |
| 92058 | Oceanside | San Diego | 42 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|------------------|---------------|-----------|
| 92059 | Pala | San Diego | 42 |
| 92060 | Palomar Mountain | San Diego | 42 |
| 92061 | Pauma Valley | San Diego | 42 |
| 91962 | Pine Valley | San Diego | 42 |
| 91963 | Potrero | San Diego | 42 |
| 91976 | Potrero | San Diego | 42 |
| 92064 | Poway | San Diego | 42 |
| 92065 | Ramona | San Diego | 42 |
| 92067 | Rancho Santa Fe | San Diego | 42 |
| 92091 | Rancho Santa Fe | San Diego | 42 |
| 92068 | San Luis Rey | San Diego | 42 |
| 92069 | San Marcos | San Diego | 42 |
| 92078 | San Marcos | San Diego | 42 |
| 92079 | San Marcos | San Diego | 42 |
| 92096 | San Marcos | San Diego | 42 |
| 92070 | Santa Ysabel | San Diego | 42 |
| 92075 | Solana Beach | San Diego | 42 |
| 91980 | Tecate | San Diego | 42 |
| 92082 | Valley Center | San Diego | 42 |
| 92081 | Vista | San Diego | 42 |
| 92083 | Vista | San Diego | 42 |
| 92084 | Vista | San Diego | 42 |
| 92085 | Vista | San Diego | 42 |
| 92066 | Warner Springs | San Diego | 42 |
| 92086 | Warner Springs | San Diego | 42 |
| 94102 | San Francisco | San Francisco | 51 |
| 94103 | San Francisco | San Francisco | 51 |
| 94104 | San Francisco | San Francisco | 51 |
| 94105 | San Francisco | San Francisco | 51 |
| 94107 | San Francisco | San Francisco | 51 |
| 94108 | San Francisco | San Francisco | 51 |
| 94109 | San Francisco | San Francisco | 51 |
| 94110 | San Francisco | San Francisco | 51 |
| 94111 | San Francisco | San Francisco | 51 |
| 94112 | San Francisco | San Francisco | 51 |
| 94114 | San Francisco | San Francisco | 51 |
| 94115 | San Francisco | San Francisco | 51 |
| 94116 | San Francisco | San Francisco | 51 |
| 94117 | San Francisco | San Francisco | 51 |
| 94118 | San Francisco | San Francisco | 51 |
| 94121 | San Francisco | San Francisco | 51 |
| 94122 | San Francisco | San Francisco | 51 |
| 94123 | San Francisco | San Francisco | 51 |
| 94124 | San Francisco | San Francisco | 51 |
| 94127 | San Francisco | San Francisco | 51 |
| 94128 | San Francisco | San Francisco | 51 |
| 94129 | San Francisco | San Francisco | 51 |
| 94130 | San Francisco | San Francisco | 51 |
| 94131 | San Francisco | San Francisco | 51 |
| 94132 | San Francisco | San Francisco | 51 |
| 94133 | San Francisco | San Francisco | 51 |
| 94134 | San Francisco | San Francisco | 51 |
| 94142 | San Francisco | San Francisco | 51 |
| 94158 | San Francisco | San Francisco | 51 |
| 95002 | Alviso | Santa Clara | 53 |
| 95008 | Campbell | Santa Clara | 53 |
| 95014 | Cupertino | Santa Clara | 53 |
| 94022 | Los Altos | Santa Clara | 53 |
| 94023 | Los Altos | Santa Clara | 53 |
| 94024 | Los Altos | Santa Clara | 53 |
| 95030 | Los Gatos | Santa Clara | 53 |
| 95031 | Los Gatos | Santa Clara | 53 |
| 95032 | Los Gatos | Santa Clara | 53 |
| 95033 | Los Gatos | Santa Clara | 53 |
| 95035 | Milpitas | Santa Clara | 53 |
| 94040 | Mountain View | Santa Clara | 53 |
| 94041 | Mountain View | Santa Clara | 53 |
| 94043 | Mountain View | Santa Clara | 53 |
| 94301 | Palo Alto | Santa Clara | 53 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|---------------|-------------|-----------|
| 94302 | Palo Alto | Santa Clara | 53 |
| 94303 | Palo Alto | Santa Clara | 53 |
| 94304 | Palo Alto | Santa Clara | 53 |
| 94305 | Palo Alto | Santa Clara | 53 |
| 94306 | Palo Alto | Santa Clara | 53 |
| 95101 | San Jose | Santa Clara | 53 |
| 95110 | San Jose | Santa Clara | 53 |
| 95111 | San Jose | Santa Clara | 53 |
| 95112 | San Jose | Santa Clara | 53 |
| 95113 | San Jose | Santa Clara | 53 |
| 95115 | San Jose | Santa Clara | 53 |
| 95116 | San Jose | Santa Clara | 53 |
| 95117 | San Jose | Santa Clara | 53 |
| 95118 | San Jose | Santa Clara | 53 |
| 95119 | San Jose | Santa Clara | 53 |
| 95120 | San Jose | Santa Clara | 53 |
| 95121 | San Jose | Santa Clara | 53 |
| 95122 | San Jose | Santa Clara | 53 |
| 95123 | San Jose | Santa Clara | 53 |
| 95124 | San Jose | Santa Clara | 53 |
| 95125 | San Jose | Santa Clara | 53 |
| 95126 | San Jose | Santa Clara | 53 |
| 95127 | San Jose | Santa Clara | 53 |
| 95128 | San Jose | Santa Clara | 53 |
| 95129 | San Jose | Santa Clara | 53 |
| 95130 | San Jose | Santa Clara | 53 |
| 95131 | San Jose | Santa Clara | 53 |
| 95132 | San Jose | Santa Clara | 53 |
| 95133 | San Jose | Santa Clara | 53 |
| 95134 | San Jose | Santa Clara | 53 |
| 95135 | San Jose | Santa Clara | 53 |
| 95136 | San Jose | Santa Clara | 53 |
| 95138 | San Jose | Santa Clara | 53 |
| 95139 | San Jose | Santa Clara | 53 |
| 95140 | San Jose | Santa Clara | 53 |
| 95141 | San Jose | Santa Clara | 53 |
| 95148 | San Jose | Santa Clara | 53 |
| 95192 | San Jose | Santa Clara | 53 |
| 95050 | Santa Clara | Santa Clara | 53 |
| 95051 | Santa Clara | Santa Clara | 53 |
| 95053 | Santa Clara | Santa Clara | 53 |
| 95054 | Santa Clara | Santa Clara | 53 |
| 95070 | Saratoga | Santa Clara | 53 |
| 94085 | Sunnyvale | Santa Clara | 53 |
| 94086 | Sunnyvale | Santa Clara | 53 |
| 94087 | Sunnyvale | Santa Clara | 53 |
| 94089 | Sunnyvale | Santa Clara | 53 |
| 95004 | Aromas | Monterey | 55 |
| 93920 | Big Sur | Monterey | 55 |
| 93426 | Bradley | Monterey | 55 |
| 93921 | Carmel | Monterey | 55 |
| 93923 | Carmel | Monterey | 55 |
| 93924 | Carmel Valley | Monterey | 55 |
| 95012 | Castroville | Monterey | 55 |
| 93925 | Chualar | Monterey | 55 |
| 93926 | Gonzales | Monterey | 55 |
| 93927 | Greenfield | Monterey | 55 |
| 93928 | Jolon | Monterey | 55 |
| 93930 | King City | Monterey | 55 |
| 93932 | Lockwood | Monterey | 55 |
| 93933 | Marina | Monterey | 55 |
| 93940 | Monterey | Monterey | 55 |
| 93943 | Monterey | Monterey | 55 |
| 93944 | Monterey | Monterey | 55 |
| 95039 | Moss Landing | Monterey | 55 |
| 93950 | Pacific Grove | Monterey | 55 |
| 93953 | Pebble Beach | Monterey | 55 |
| 93901 | Salinas | Monterey | 55 |
| 93902 | Salinas | Monterey | 55 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|--------------------|----------------|-----------|
| 93905 | Salinas | Monterey | 55 |
| 93906 | Salinas | Monterey | 55 |
| 93907 | Salinas | Monterey | 55 |
| 93908 | Salinas | Monterey | 55 |
| 93915 | Salinas | Monterey | 55 |
| 93450 | San Ardo | Monterey | 55 |
| 93954 | San Lucas | Monterey | 55 |
| 93955 | Seaside | Monterey | 55 |
| 93960 | Soledad | Monterey | 55 |
| 93962 | Spreckels | Monterey | 55 |
| 92536 | Aguanga | Riverside | 58 |
| 92320 | Calimesa | Riverside | 58 |
| 92879 | Corona | Riverside | 58 |
| 92880 | Corona | Riverside | 58 |
| 92881 | Corona | Riverside | 58 |
| 92882 | Corona | Riverside | 58 |
| 92883 | Corona | Riverside | 58 |
| 92543 | Hemet | Riverside | 58 |
| 92544 | Hemet | Riverside | 58 |
| 92545 | Hemet | Riverside | 58 |
| 92546 | Hemet | Riverside | 58 |
| 92548 | Homeland | Riverside | 58 |
| 92530 | Lake Elsinore | Riverside | 58 |
| 92532 | Lake Elsinore | Riverside | 58 |
| 91752 | Mira Loma | Riverside | 58 |
| 92551 | Moreno Valley | Riverside | 58 |
| 92553 | Moreno Valley | Riverside | 58 |
| 92555 | Moreno Valley | Riverside | 58 |
| 92557 | Moreno Valley | Riverside | 58 |
| 92562 | Murrieta | Riverside | 58 |
| 92563 | Murrieta | Riverside | 58 |
| 92564 | Murrieta | Riverside | 58 |
| 92860 | Norco | Riverside | 58 |
| 92258 | North Palm Springs | Riverside | 58 |
| 92567 | Nuevo | Riverside | 58 |
| 92570 | Perris | Riverside | 58 |
| 92571 | Perris | Riverside | 58 |
| 92572 | Perris | Riverside | 58 |
| 92581 | Perris | Riverside | 58 |
| 92599 | Perris | Riverside | 58 |
| 92501 | Riverside | Riverside | 58 |
| 92502 | Riverside | Riverside | 58 |
| 92503 | Riverside | Riverside | 58 |
| 92504 | Riverside | Riverside | 58 |
| 92505 | Riverside | Riverside | 58 |
| 92506 | Riverside | Riverside | 58 |
| 92507 | Riverside | Riverside | 58 |
| 92508 | Riverside | Riverside | 58 |
| 92509 | Riverside | Riverside | 58 |
| 92582 | San Jacinto | Riverside | 58 |
| 92583 | San Jacinto | Riverside | 58 |
| 92585 | Sun City | Riverside | 58 |
| 92586 | Sun City | Riverside | 58 |
| 92587 | Sun City | Riverside | 58 |
| 92589 | Sun City | Riverside | 58 |
| 92590 | Temecula | Riverside | 58 |
| 92591 | Temecula | Riverside | 58 |
| 92592 | Temecula | Riverside | 58 |
| 92593 | Temecula | Riverside | 58 |
| 91701 | Alta Loma | San Bernardino | 59 |
| 91737 | Alta Loma | San Bernardino | 59 |
| 92314 | Big Bear City | San Bernardino | 59 |
| 92386 | Big Bear City | San Bernardino | 59 |
| 92315 | Big Bear Lake | San Bernardino | 59 |
| 92316 | Bloomington | San Bernardino | 59 |
| 92317 | Blue Jay | San Bernardino | 59 |
| 92280 | Blythe | San Bernardino | 59 |
| 92318 | Bryn Mawr | San Bernardino | 59 |
| 92321 | Cedar Glen | San Bernardino | 59 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-------------------|----------------|-----------|
| 92322 | Cedarpines Park | San Bernardino | 59 |
| 91708 | Chino | San Bernardino | 59 |
| 91709 | Chino | San Bernardino | 59 |
| 91710 | Chino | San Bernardino | 59 |
| 92323 | Cima | San Bernardino | 59 |
| 92324 | Colton | San Bernardino | 59 |
| 91729 | Covina | San Bernardino | 59 |
| 92326 | Crest Park | San Bernardino | 59 |
| 92325 | Crestline | San Bernardino | 59 |
| 92332 | Essex | San Bernardino | 59 |
| 91739 | Etiwanda | San Bernardino | 59 |
| 92333 | Fawnskin | San Bernardino | 59 |
| 92334 | Fawnskin | San Bernardino | 59 |
| 92335 | Fontana | San Bernardino | 59 |
| 92336 | Fontana | San Bernardino | 59 |
| 92337 | Fontana | San Bernardino | 59 |
| 92339 | Forest Falls | San Bernardino | 59 |
| 92310 | Fort Irwin | San Bernardino | 59 |
| 92313 | Grand Terrace | San Bernardino | 59 |
| 92341 | Green Valley Lake | San Bernardino | 59 |
| 91743 | Guasti | San Bernardino | 59 |
| 92346 | Highland | San Bernardino | 59 |
| 92352 | Lake Arrowhead | San Bernardino | 59 |
| 92285 | Landers | San Bernardino | 59 |
| 92286 | Landers | San Bernardino | 59 |
| 92354 | Loma Linda | San Bernardino | 59 |
| 92357 | Loma Linda | San Bernardino | 59 |
| 92350 | Loma Linda Univ. | San Bernardino | 59 |
| 92358 | Lytle Creek | San Bernardino | 59 |
| 92359 | Mentone | San Bernardino | 59 |
| 91763 | Montclair | San Bernardino | 59 |
| 91758 | Monterey Park | San Bernardino | 59 |
| 91759 | Mt Baldy | San Bernardino | 59 |
| 91761 | Ontario | San Bernardino | 59 |
| 91762 | Ontario | San Bernardino | 59 |
| 91764 | Ontario | San Bernardino | 59 |
| 92369 | Patton | San Bernardino | 59 |
| 91730 | Rancho Cucamonga | San Bernardino | 59 |
| 92373 | Redlands | San Bernardino | 59 |
| 92374 | Redlands | San Bernardino | 59 |
| 92375 | Redlands | San Bernardino | 59 |
| 92376 | Rialto | San Bernardino | 59 |
| 92377 | Rialto | San Bernardino | 59 |
| 93555 | Ridgecrest | San Bernardino | 59 |
| 92378 | Rimforest | San Bernardino | 59 |
| 92382 | Running Springs | San Bernardino | 59 |
| 92401 | San Bernardino | San Bernardino | 59 |
| 92402 | San Bernardino | San Bernardino | 59 |
| 92403 | San Bernardino | San Bernardino | 59 |
| 92404 | San Bernardino | San Bernardino | 59 |
| 92405 | San Bernardino | San Bernardino | 59 |
| 92406 | San Bernardino | San Bernardino | 59 |
| 92407 | San Bernardino | San Bernardino | 59 |
| 92408 | San Bernardino | San Bernardino | 59 |
| 92410 | San Bernardino | San Bernardino | 59 |
| 92411 | San Bernardino | San Bernardino | 59 |
| 92385 | Skyforest | San Bernardino | 59 |
| 92391 | Twin Peaks | San Bernardino | 59 |
| 91784 | Upland | San Bernardino | 59 |
| 91786 | Upland | San Bernardino | 59 |
| 92397 | Wrightwood | San Bernardino | 59 |
| 92399 | Yucaipa | San Bernardino | 59 |
| 94501 | Alameda | Alameda | 60 |
| 94502 | Alameda | Alameda | 60 |
| 94706 | Albany | Alameda | 60 |
| 94702 | Berkeley | Alameda | 60 |
| 94703 | Berkeley | Alameda | 60 |
| 94704 | Berkeley | Alameda | 60 |
| 94705 | Berkeley | Alameda | 60 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-----------------|---------|-----------|
| 94707 | Berkeley | Alameda | 60 |
| 94708 | Berkeley | Alameda | 60 |
| 94709 | Berkeley | Alameda | 60 |
| 94710 | Berkeley | Alameda | 60 |
| 94546 | Castro Valley | Alameda | 60 |
| 94608 | Emeryville | Alameda | 60 |
| 94541 | Hayward | Alameda | 60 |
| 94542 | Hayward | Alameda | 60 |
| 94544 | Hayward | Alameda | 60 |
| 94545 | Hayward | Alameda | 60 |
| 94552 | Hayward | Alameda | 60 |
| 94601 | Oakland | Alameda | 60 |
| 94602 | Oakland | Alameda | 60 |
| 94603 | Oakland | Alameda | 60 |
| 94605 | Oakland | Alameda | 60 |
| 94606 | Oakland | Alameda | 60 |
| 94607 | Oakland | Alameda | 60 |
| 94609 | Oakland | Alameda | 60 |
| 94610 | Oakland | Alameda | 60 |
| 94611 | Oakland | Alameda | 60 |
| 94612 | Oakland | Alameda | 60 |
| 94613 | Oakland | Alameda | 60 |
| 94614 | Oakland | Alameda | 60 |
| 94615 | Oakland | Alameda | 60 |
| 94617 | Oakland | Alameda | 60 |
| 94618 | Oakland | Alameda | 60 |
| 94619 | Oakland | Alameda | 60 |
| 94621 | Oakland | Alameda | 60 |
| 94701 | Oakland | Alameda | 60 |
| 94577 | San Leandro | Alameda | 60 |
| 94578 | San Leandro | Alameda | 60 |
| 94579 | San Leandro | Alameda | 60 |
| 94580 | San Lorenzo | Alameda | 60 |
| 94720 | UC Berkely | Alameda | 60 |
| 93203 | Arvin | Kern | 67 |
| 93301 | Bakersfield | Kern | 67 |
| 93302 | Bakersfield | Kern | 67 |
| 93304 | Bakersfield | Kern | 67 |
| 93305 | Bakersfield | Kern | 67 |
| 93306 | Bakersfield | Kern | 67 |
| 93307 | Bakersfield | Kern | 67 |
| 93308 | Bakersfield | Kern | 67 |
| 93309 | Bakersfield | Kern | 67 |
| 93311 | Bakersfield | Kern | 67 |
| 93312 | Bakersfield | Kern | 67 |
| 93313 | Bakersfield | Kern | 67 |
| 93314 | Bakersfield | Kern | 67 |
| 93205 | Bodfish | Kern | 67 |
| 93516 | Boron | Kern | 67 |
| 93206 | Buttonwillow | Kern | 67 |
| 93518 | Caliente | Kern | 67 |
| 93505 | California City | Kern | 67 |
| 93519 | Cantil | Kern | 67 |
| 93215 | Delano | Kern | 67 |
| 93220 | Earlimart | Kern | 67 |
| 93523 | Edwards | Kern | 67 |
| 93524 | Edwards | Kern | 67 |
| 93224 | Fellows | Kern | 67 |
| 93225 | Frazier Park | Kern | 67 |
| 93226 | Glennville | Kern | 67 |
| 93527 | Inyokern | Kern | 67 |
| 93528 | Johannesburg | Kern | 67 |
| 93531 | Keene | Kern | 67 |
| 93238 | Kernville | Kern | 67 |
| 93240 | Lake Isabella | Kern | 67 |
| 93241 | Lamont | Kern | 67 |
| 93243 | Lebec | Ventura | 67 |
| 93249 | Lost Hills | Kern | 67 |
| 93252 | Maricopa | Ventura | 67 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-----------------|-------------|-----------|
| 93250 | Mc Farland | Kern | 67 |
| 93251 | Mc Kittrick | Kern | 67 |
| 93501 | Mojave | Kern | 67 |
| 93504 | Mojave | Kern | 67 |
| 93255 | Onyx | Kern | 67 |
| 93554 | Randsburg | Kern | 67 |
| 93556 | Ridgecrest | Kern | 67 |
| 93558 | Ridgecrest | Kern | 67 |
| 93560 | Rosamond | Kern | 67 |
| 93303 | Saco | Kern | 67 |
| 93263 | Shafter | Kern | 67 |
| 93268 | Taft | Kern | 67 |
| 93561 | Tehachapi | Kern | 67 |
| 93276 | Tupman | Kern | 67 |
| 93280 | Wasco | Kern | 67 |
| 93283 | Weldon | Kern | 67 |
| 93285 | Wofford Heights | Kern | 67 |
| 93287 | Woody | Kern | 67 |
| 93510 | Acton | Los Angeles | 68 |
| 95843 | Antelope | Sacramento | 68 |
| 90704 | Avalon | Los Angeles | 68 |
| 91383 | Castaic | Los Angeles | 68 |
| 91384 | Castaic | Los Angeles | 68 |
| 90703 | Cerritos | Los Angeles | 68 |
| 91744 | La Puente | Los Angeles | 68 |
| 91745 | La Puente | Los Angeles | 68 |
| 91746 | La Puente | Los Angeles | 68 |
| 91748 | La Puente | Los Angeles | 68 |
| 93532 | Lake Hughes | Los Angeles | 68 |
| 90711 | Lakewood | Los Angeles | 68 |
| 90712 | Lakewood | Los Angeles | 68 |
| 90713 | Lakewood | Los Angeles | 68 |
| 90715 | Lakewood | Los Angeles | 68 |
| 93534 | Lancaster | Los Angeles | 68 |
| 93535 | Lancaster | Los Angeles | 68 |
| 93536 | Lancaster | Los Angeles | 68 |
| 93543 | Littlerock | Los Angeles | 68 |
| 93544 | Llano | Los Angeles | 68 |
| 91371 | Los Angeles | Los Angeles | 68 |
| 91382 | Los Angeles | Los Angeles | 68 |
| 91345 | Mission Hills | Los Angeles | 68 |
| 91016 | Monrovia | Los Angeles | 68 |
| 91023 | Mt. Wilson | Los Angeles | 68 |
| 91321 | Newhall | Los Angeles | 68 |
| 91381 | Newhall | Los Angeles | 68 |
| 91380 | Oak Park | Los Angeles | 68 |
| 93550 | Palmdale | Los Angeles | 68 |
| 93551 | Palmdale | Los Angeles | 68 |
| 93552 | Palmdale | Los Angeles | 68 |
| 93591 | Palmdale | Los Angeles | 68 |
| 93553 | Pearblossom | Los Angeles | 68 |
| 90293 | Playa Del Rey | Los Angeles | 68 |
| 91770 | Rosemead | Los Angeles | 68 |
| 91350 | Santa Clarita | Los Angeles | 68 |
| 91390 | Santa Clarita | Los Angeles | 68 |
| 91392 | Santa Clarita | Los Angeles | 68 |
| 91394 | Santa Clarita | Los Angeles | 68 |
| 91395 | Santa Clarita | Los Angeles | 68 |
| 91788 | Upland | Los Angeles | 68 |
| 91354 | Valencia | Los Angeles | 68 |
| 91355 | Valencia | Los Angeles | 68 |
| 93563 | Valyermo | Los Angeles | 68 |
| 93590 | Valyermo | Los Angeles | 68 |
| 91401 | Van Nuys | Los Angeles | 68 |
| 91405 | Van Nuys | Los Angeles | 68 |
| 91406 | Van Nuys | Los Angeles | 68 |
| 91411 | Van Nuys | Los Angeles | 68 |
| 92539 | Anza | Riverside | 69 |
| 92220 | Banning | Riverside | 69 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|----------------------|----------------|-----------|
| 92223 | Beaumont | Riverside | 69 |
| 92225 | Blythe | Riverside | 69 |
| 92230 | Cabazon | Riverside | 69 |
| 92282 | Cabazon | Riverside | 69 |
| 92234 | Cathedral City | Riverside | 69 |
| 92236 | Coachella | Riverside | 69 |
| 92239 | Desert Center | Riverside | 69 |
| 92240 | Desert Hot Springs | Riverside | 69 |
| 92241 | Desert Hot Springs | Riverside | 69 |
| 92549 | Idyllwild | Riverside | 69 |
| 92210 | Indian Wells | Riverside | 69 |
| 92201 | Indio | Riverside | 69 |
| 92203 | Indio | Riverside | 69 |
| 92253 | La Quinta | Riverside | 69 |
| 92518 | March Air Force Base | Riverside | 69 |
| 92521 | March Air Force Base | Riverside | 69 |
| 92254 | Mecca | Riverside | 69 |
| 92584 | Menifee | Riverside | 69 |
| 92561 | Mountain Center | Riverside | 69 |
| 92211 | Palm Desert | Riverside | 69 |
| 92260 | Palm Desert | Riverside | 69 |
| 92262 | Palm Springs | Riverside | 69 |
| 92263 | Palm Springs | Riverside | 69 |
| 92264 | Palm Springs | Riverside | 69 |
| 92270 | Rancho Mirage | Riverside | 69 |
| 92274 | Thermal | Imperial | 69 |
| 92276 | Thousand Palms | Riverside | 69 |
| 92595 | Wildomar | Riverside | 69 |
| 92596 | Winchester | Riverside | 69 |
| 92301 | Adelanto | San Bernardino | 70 |
| 92304 | Amboy | San Bernardino | 70 |
| 92305 | Angelus Oaks | San Bernardino | 70 |
| 92307 | Apple Valley | San Bernardino | 70 |
| 92308 | Apple Valley | San Bernardino | 70 |
| 92309 | Baker | San Bernardino | 70 |
| 92364 | Baker | San Bernardino | 70 |
| 92311 | Barstow | San Bernardino | 70 |
| 92327 | Daggett | San Bernardino | 70 |
| 92329 | Death Valley | San Bernardino | 70 |
| 92242 | Earp | San Bernardino | 70 |
| 92342 | Helendale | San Bernardino | 70 |
| 92344 | Hesperia | San Bernardino | 70 |
| 92345 | Hesperia | San Bernardino | 70 |
| 92347 | Hinkley | San Bernardino | 70 |
| 92252 | Joshua Tree | San Bernardino | 70 |
| 92356 | Lucerne Valley | San Bernardino | 70 |
| 92256 | Morongo Valley | San Bernardino | 70 |
| 92363 | Needles | San Bernardino | 70 |
| 92338 | Newberry Springs | San Bernardino | 70 |
| 92365 | Newberry Springs | San Bernardino | 70 |
| 92366 | Newberry Springs | San Bernardino | 70 |
| 92368 | Oro Grande | San Bernardino | 70 |
| 92267 | Parker Dam | San Bernardino | 70 |
| 92371 | Phelan | San Bernardino | 70 |
| 92372 | Pinon Hills | San Bernardino | 70 |
| 92268 | Pioneertown | San Bernardino | 70 |
| 93562 | Trona | San Bernardino | 70 |
| 92277 | Twentynine Palms | San Bernardino | 70 |
| 92278 | Twentynine Palms | San Bernardino | 70 |
| 92392 | Victorville | San Bernardino | 70 |
| 92394 | Victorville | San Bernardino | 70 |
| 92395 | Victorville | San Bernardino | 70 |
| 92398 | Yermo | San Bernardino | 70 |
| 92284 | Yucca Valley | San Bernardino | 70 |
| 92222 | Bard | Imperial | 72 |
| 92227 | Brawley | Imperial | 72 |
| 92231 | Calexico | Imperial | 72 |
| 92233 | Calipatria | Imperial | 72 |
| 92243 | El Centro | Imperial | 72 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-------------------|--------------|-----------|
| 92249 | Heber | Imperial | 72 |
| 92250 | Holtville | Imperial | 72 |
| 92251 | Imperial | Imperial | 72 |
| 92257 | Niland | Imperial | 72 |
| 92259 | Ocotillo | Imperial | 72 |
| 92266 | Palo Verde | Imperial | 72 |
| 92275 | Salton City | Riverside | 72 |
| 92273 | Seeley | Imperial | 72 |
| 92281 | Westmorland | Imperial | 72 |
| 92283 | Winterhaven | Imperial | 72 |
| 95307 | Ceres | Stanislaus | 73 |
| 95313 | Crows Landing | Stanislaus | 73 |
| 95316 | Denair | Stanislaus | 73 |
| 95319 | Empire | Stanislaus | 73 |
| 95323 | Hickman | Stanislaus | 73 |
| 95326 | Hughson | Stanislaus | 73 |
| 95328 | Keyes | Stanislaus | 73 |
| 95350 | Modesto | Stanislaus | 73 |
| 95351 | Modesto | Stanislaus | 73 |
| 95352 | Modesto | Stanislaus | 73 |
| 95353 | Modesto | Stanislaus | 73 |
| 95354 | Modesto | Stanislaus | 73 |
| 95355 | Modesto | Stanislaus | 73 |
| 95356 | Modesto | Stanislaus | 73 |
| 95357 | Modesto | Stanislaus | 73 |
| 95358 | Modesto | Stanislaus | 73 |
| 95360 | Newman | Stanislaus | 73 |
| 95361 | Oakdale | Stanislaus | 73 |
| 95363 | Patterson | Stanislaus | 73 |
| 95367 | Riverbank | Stanislaus | 73 |
| 95368 | Salida | Stanislaus | 73 |
| 95385 | Tracy | Stanislaus | 73 |
| 95380 | Turlock | Stanislaus | 73 |
| 95382 | Turlock | Stanislaus | 73 |
| 95386 | Waterford | Stanislaus | 73 |
| 95387 | Westley | Stanislaus | 73 |
| 95011 | Capitola | Santa Clara | 74 |
| 95013 | Castroville | Santa Clara | 74 |
| 95020 | Gilroy | Santa Clara | 74 |
| 94035 | Millbrae | Santa Clara | 74 |
| 95037 | Morgan Hill | Santa Clara | 74 |
| 95042 | Mount Hermon | Santa Clara | 74 |
| 95044 | Paicines | Santa Clara | 74 |
| 95046 | San Martin | Santa Clara | 74 |
| 94568 | Dublin | Alameda | 75 |
| 94550 | Livermore | Alameda | 75 |
| 94551 | Livermore | Alameda | 75 |
| 94557 | Moraga | Alameda | 75 |
| 94566 | Pleasanton | Alameda | 75 |
| 94588 | Pleasanton | Alameda | 75 |
| 94586 | Sunol | Alameda | 75 |
| 94511 | Bethel Island | Contra Costa | 76 |
| 94513 | Brentwood | Contra Costa | 76 |
| 94505 | Byron | Contra Costa | 76 |
| 94514 | Byron | Contra Costa | 76 |
| 94516 | Calistoga | Contra Costa | 76 |
| 94548 | Knightsen | Contra Costa | 76 |
| 94561 | Oakley | Contra Costa | 76 |
| 94569 | Port Costa | Contra Costa | 76 |
| 94920 | Belvedere Tiburon | Marin | 77 |
| 94924 | Bolinas | Marin | 77 |
| 94925 | Corte Madera | Marin | 77 |
| 94927 | Corte Madera | Sonoma | 77 |
| 94929 | Dillon Beach | Marin | 77 |
| 94930 | Fairfax | Marin | 77 |
| 94933 | Forest Knolls | Marin | 77 |
| 94937 | Inverness | Marin | 77 |
| 94938 | Lagunitas | Marin | 77 |
| 94939 | Larkspur | Marin | 77 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|---------------------|----------|-----------|
| 94940 | Marshall | Marin | 77 |
| 94941 | Mill Valley | Marin | 77 |
| 94946 | Nicasio | Marin | 77 |
| 94945 | Novato | Marin | 77 |
| 94947 | Novato | Marin | 77 |
| 94949 | Novato | Marin | 77 |
| 94950 | Olema | Marin | 77 |
| 94952 | Petaluma | Marin | 77 |
| 94956 | Point Reyes Station | Marin | 77 |
| 94957 | Ross | Marin | 77 |
| 94960 | San Anselmo | Marin | 77 |
| 94963 | San Geronimo | Marin | 77 |
| 94964 | San Quentin | Marin | 77 |
| 94974 | San Quentin | Marin | 77 |
| 94901 | San Rafael | Marin | 77 |
| 94903 | San Rafael | Marin | 77 |
| 94904 | San Rafael | Marin | 77 |
| 94965 | Sausalito | Marin | 77 |
| 94970 | Stinson Beach | Marin | 77 |
| 94971 | Tomales | Marin | 77 |
| 94973 | Woodacre | Marin | 77 |
| 93513 | Big Pine | Inyo | 78 |
| 93514 | Bishop | Inyo | 78 |
| 93515 | Bishop | Inyo | 78 |
| 93522 | Darwin | Inyo | 78 |
| 92328 | Death Valley | Inyo | 78 |
| 93526 | Independence | Inyo | 78 |
| 93530 | Keeler | Inyo | 78 |
| 93542 | Little Lake | Inyo | 78 |
| 93545 | Lone Pine | Inyo | 78 |
| 93549 | Olancho | Inyo | 78 |
| 92384 | Shoshone | Inyo | 78 |
| 92389 | Tecopa | Inyo | 78 |
| 95511 | Alderpoint | Humboldt | 79 |
| 95521 | Arcata | Humboldt | 79 |
| 95524 | Bayside | Humboldt | 79 |
| 95514 | Blocksburg | Humboldt | 79 |
| 95525 | Blue Lake | Humboldt | 79 |
| 95526 | Bridgeville | Humboldt | 79 |
| 95528 | Carlotta | Humboldt | 79 |
| 95534 | Crescent City | Humboldt | 79 |
| 95501 | Eureka | Humboldt | 79 |
| 95503 | Eureka | Humboldt | 79 |
| 95536 | Ferndale | Humboldt | 79 |
| 95537 | Fields Landing | Humboldt | 79 |
| 95540 | Fortuna | Humboldt | 79 |
| 95542 | Garberville | Humboldt | 79 |
| 95545 | Honeydew | Humboldt | 79 |
| 95546 | Hoopa | Humboldt | 79 |
| 95547 | Hydesville | Humboldt | 79 |
| 95549 | Kneeland | Humboldt | 79 |
| 95550 | Korbel | Humboldt | 79 |
| 95551 | Loleta | Humboldt | 79 |
| 95519 | Mckinleyville | Humboldt | 79 |
| 95553 | Miranda | Humboldt | 79 |
| 95554 | Myers Flat | Humboldt | 79 |
| 95555 | Orick | Humboldt | 79 |
| 95556 | Orleans | Humboldt | 79 |
| 95558 | Petrolia | Humboldt | 79 |
| 95559 | Phillipsville | Humboldt | 79 |
| 95569 | Redcrest | Humboldt | 79 |
| 95560 | Redway | Humboldt | 79 |
| 95562 | Rio Dell | Humboldt | 79 |
| 95563 | Salyer | Trinity | 79 |
| 95564 | Samoa | Humboldt | 79 |
| 95565 | Scotia | Humboldt | 79 |
| 95570 | Trinidad | Humboldt | 79 |
| 95571 | Weott | Humboldt | 79 |
| 95589 | Whitethorn | Humboldt | 79 |

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Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|------------------|----------|-----------|
| 95573 | Willow Creek | Humboldt | 79 |
| 94536 | Fremont | Alameda | 81 |
| 94537 | Fremont | Alameda | 81 |
| 94538 | Fremont | Alameda | 81 |
| 94539 | Fremont | Alameda | 81 |
| 94555 | Fremont | Alameda | 81 |
| 94560 | Newark | Alameda | 81 |
| 94587 | Union City | Alameda | 81 |
| 92801 | Anaheim | Orange | 86 |
| 92802 | Anaheim | Orange | 86 |
| 92803 | Anaheim | Orange | 86 |
| 92804 | Anaheim | Orange | 86 |
| 92805 | Anaheim | Orange | 86 |
| 92806 | Anaheim | Orange | 86 |
| 92807 | Anaheim | Orange | 86 |
| 92808 | Anaheim | Orange | 86 |
| 92809 | Anaheim | Orange | 86 |
| 92811 | Anaheim | Orange | 86 |
| 92812 | Anaheim | Orange | 86 |
| 92814 | Anaheim | Orange | 86 |
| 92815 | Anaheim | Orange | 86 |
| 92816 | Anaheim | Orange | 86 |
| 92817 | Anaheim | Orange | 86 |
| 92899 | Anaheim | Orange | 86 |
| 92821 | Brea | Orange | 86 |
| 92822 | Brea | Orange | 86 |
| 92823 | Brea | Orange | 86 |
| 92825 | Brea | Orange | 86 |
| 90620 | Buena Park | Orange | 86 |
| 90621 | Buena Park | Orange | 86 |
| 90623 | Buena Park | Orange | 86 |
| 92624 | Capistrano Beach | Orange | 86 |
| 92885 | Corona | Orange | 86 |
| 92625 | Corona Del Mar | Orange | 86 |
| 92626 | Costa Mesa | Orange | 86 |
| 92627 | Costa Mesa | Orange | 86 |
| 90630 | Cypress | Orange | 86 |
| 92708 | Fountain Valley | Orange | 86 |
| 92831 | Fullerton | Orange | 86 |
| 92832 | Fullerton | Orange | 86 |
| 92833 | Fullerton | Orange | 86 |
| 92834 | Fullerton | Orange | 86 |
| 92835 | Fullerton | Orange | 86 |
| 92836 | Fullerton | Orange | 86 |
| 92837 | Fullerton | Orange | 86 |
| 92838 | Fullerton | Orange | 86 |
| 92840 | Garden Grove | Orange | 86 |
| 92841 | Garden Grove | Orange | 86 |
| 92842 | Garden Grove | Orange | 86 |
| 92843 | Garden Grove | Orange | 86 |
| 92844 | Garden Grove | Orange | 86 |
| 92845 | Garden Grove | Orange | 86 |
| 92846 | Garden Grove | Orange | 86 |
| 92856 | Garden Grove | Orange | 86 |
| 92857 | Garden Grove | Orange | 86 |
| 92859 | Garden Grove | Orange | 86 |
| 92646 | Huntington Beach | Orange | 86 |
| 92647 | Huntington Beach | Orange | 86 |
| 92648 | Huntington Beach | Orange | 86 |
| 92649 | Huntington Beach | Orange | 86 |
| 92650 | Huntington Beach | Orange | 86 |
| 92602 | Irvine | Orange | 86 |
| 92603 | Irvine | Orange | 86 |
| 92604 | Irvine | Orange | 86 |
| 92606 | Irvine | Orange | 86 |
| 92612 | Irvine | Orange | 86 |
| 92614 | Irvine | Orange | 86 |
| 92616 | Irvine | Orange | 86 |
| 92617 | Irvine | Orange | 86 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|----------------------|---------------|-----------|
| 92618 | Irvine | Orange | 86 |
| 92620 | Irvine | Orange | 86 |
| 92623 | Irvine | Orange | 86 |
| 90631 | La Habra | Orange | 86 |
| 92694 | Ladera Ranch | Orange | 86 |
| 90720 | Los Alamitos | Orange | 86 |
| 92655 | Midway City | Orange | 86 |
| 92660 | Newport Beach | Orange | 86 |
| 92661 | Newport Beach | Orange | 86 |
| 92662 | Newport Beach | Orange | 86 |
| 92663 | Newport Beach | Orange | 86 |
| 92657 | Newport Coast | Orange | 86 |
| 92864 | Orange | Orange | 86 |
| 92865 | Orange | Orange | 86 |
| 92866 | Orange | Orange | 86 |
| 92867 | Orange | Orange | 86 |
| 92868 | Orange | Orange | 86 |
| 92869 | Orange | Orange | 86 |
| 92870 | Placentia | Orange | 86 |
| 92871 | Placentia | Orange | 86 |
| 92688 | Rancho Santa Margari | Orange | 86 |
| 92701 | Santa Ana | Orange | 86 |
| 92703 | Santa Ana | Orange | 86 |
| 92704 | Santa Ana | Orange | 86 |
| 92705 | Santa Ana | Orange | 86 |
| 92706 | Santa Ana | Orange | 86 |
| 92707 | Santa Ana | Orange | 86 |
| 92711 | Santa Ana | Orange | 86 |
| 90740 | Seal Beach | Orange | 86 |
| 92676 | Silverado | Orange | 86 |
| 90680 | Stanton | Orange | 86 |
| 90742 | Sunset Beach | Orange | 86 |
| 90743 | Surfside | Orange | 86 |
| 92780 | Tustin | Orange | 86 |
| 92781 | Tustin | Orange | 86 |
| 92782 | Tustin | Orange | 86 |
| 92799 | Tustin | Orange | 86 |
| 92861 | Villa Park | Orange | 86 |
| 92862 | Villa Park | Orange | 86 |
| 92863 | Villa Park | Orange | 86 |
| 92683 | Westminster | Orange | 86 |
| 92886 | Yorba Linda | Orange | 86 |
| 92887 | Yorba Linda | Orange | 86 |
| 92629 | Dana Point | Orange | 87 |
| 92630 | El Toro | Orange | 87 |
| 92610 | Foothill Ranch | Orange | 87 |
| 92651 | Laguna Beach | Orange | 87 |
| 92656 | Laguna Beach | Orange | 87 |
| 92677 | Laguna Beach | Orange | 87 |
| 92678 | Laguna Beach | Orange | 87 |
| 92653 | Laguna Hills | Orange | 87 |
| 92637 | Laguna Woods | Orange | 87 |
| 92691 | Mission Viejo | Orange | 87 |
| 92692 | Mission Viejo | Orange | 87 |
| 92672 | San Clemente | Orange | 87 |
| 92673 | San Clemente | Orange | 87 |
| 92674 | San Clemente | Orange | 87 |
| 92675 | San Juan Capistrano | Orange | 87 |
| 92679 | San Juan Capistrano | Orange | 87 |
| 93427 | Buellton | Santa Barbara | 88 |
| 93013 | Carpinteria | Santa Barbara | 88 |
| 93434 | Guadalupe | Santa Barbara | 88 |
| 95026 | Hollister | Santa Clara | 88 |
| 93436 | Lompoc | Santa Barbara | 88 |
| 93437 | Lompoc | Santa Barbara | 88 |
| 93440 | Los Alamos | Santa Barbara | 88 |
| 93441 | Los Olivos | Santa Barbara | 88 |
| 93254 | New Cuyama | Santa Barbara | 88 |
| 93101 | Santa Barbara | Santa Barbara | 88 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|----------------------|---------------|-----------|
| 93102 | Santa Barbara | Santa Barbara | 88 |
| 93103 | Santa Barbara | Santa Barbara | 88 |
| 93105 | Santa Barbara | Santa Barbara | 88 |
| 93108 | Santa Barbara | Santa Barbara | 88 |
| 93109 | Santa Barbara | Santa Barbara | 88 |
| 93110 | Santa Barbara | Santa Barbara | 88 |
| 93111 | Santa Barbara | Santa Barbara | 88 |
| 93117 | Santa Barbara | Santa Barbara | 88 |
| 93454 | Santa Maria | Santa Barbara | 88 |
| 93455 | Santa Maria | Santa Barbara | 88 |
| 93456 | Santa Maria | Santa Barbara | 88 |
| 93458 | Santa Maria | Santa Barbara | 88 |
| 93460 | Santa Ynez | Santa Barbara | 88 |
| 93463 | Solvang | Santa Barbara | 88 |
| 93067 | Summerland | Santa Barbara | 88 |
| 93106 | UCSB | Santa Barbara | 88 |
| 93107 | UCSB Dorms | Santa Barbara | 88 |
| 93010 | Camarillo | Ventura | 89 |
| 93012 | Camarillo | Ventura | 89 |
| 93015 | Fillmore | Ventura | 89 |
| 93021 | Moorpark | Ventura | 89 |
| 91320 | Newbury Park | Ventura | 89 |
| 91377 | Oak Park | Ventura | 89 |
| 93022 | Oak View | Ventura | 89 |
| 93023 | Ojai | Ventura | 89 |
| 93030 | Oxnard | Ventura | 89 |
| 93033 | Oxnard | Ventura | 89 |
| 93035 | Oxnard | Ventura | 89 |
| 93036 | Oxnard | Ventura | 89 |
| 93040 | Piru | Ventura | 89 |
| 93042 | Point MUGU | Ventura | 89 |
| 93041 | Port Hueneme | Ventura | 89 |
| 93043 | Port Hueneme (Naval) | Ventura | 89 |
| 93060 | Santa Paula | Ventura | 89 |
| 93063 | Simi Valley | Ventura | 89 |
| 93064 | Simi Valley | Ventura | 89 |
| 93065 | Simi Valley | Ventura | 89 |
| 93066 | Somis | Ventura | 89 |
| 91358 | Tarzana | Ventura | 89 |
| 91319 | Thousand Oaks | Ventura | 89 |
| 91360 | Thousand Oaks | Ventura | 89 |
| 91361 | Thousand Oaks | Ventura | 89 |
| 91362 | Thousand Oaks | Ventura | 89 |
| 93001 | Ventura | Ventura | 89 |
| 93003 | Ventura | Ventura | 89 |
| 93004 | Ventura | Ventura | 89 |
| 93005 | Ventura | Ventura | 89 |
| 93007 | Ventura | Ventura | 89 |
| 93009 | Ventura | Ventura | 89 |
| 95697 | Yolo | Yolo | 89 |
| 95698 | Zamora | Yolo | 89 |
| 94005 | Brisbane | San Mateo | 90 |
| 93429 | Casmalia | Santa Barbara | 90 |
| 94016 | Dale City | San Mateo | 90 |
| 94014 | Daly City | San Mateo | 90 |
| 94015 | Daly City | San Mateo | 90 |
| 94017 | Daly City | San Mateo | 90 |
| 94044 | Pacifica | San Mateo | 90 |
| 94066 | San Bruno | San Mateo | 90 |
| 94070 | San Carlos | San Mateo | 90 |
| 94080 | South San Francisco | San Mateo | 90 |
| 94002 | Belmont | San Mateo | 91 |
| 94010 | Burlingame | San Mateo | 91 |
| 94018 | El Granada | San Mateo | 91 |
| 94019 | Half Moon Bay | San Mateo | 91 |
| 94020 | La Honda | San Mateo | 91 |
| 94021 | Loma Mar | San Mateo | 91 |
| 94025 | Menlo Park | San Mateo | 91 |
| 94027 | Menlo Park | San Mateo | 91 |

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Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|---------------|------------|-----------|
| 94028 | Menlo Park | San Mateo | 91 |
| 94030 | Millbrae | San Mateo | 91 |
| 94037 | Montara | San Mateo | 91 |
| 94038 | Moss Beach | San Mateo | 91 |
| 94060 | Pescadero | San Mateo | 91 |
| 94061 | Redwood City | San Mateo | 91 |
| 94062 | Redwood City | San Mateo | 91 |
| 94063 | Redwood City | San Mateo | 91 |
| 94064 | Redwood City | San Mateo | 91 |
| 94065 | Redwood City | San Mateo | 91 |
| 94074 | San Gregorio | San Mateo | 91 |
| 94401 | San Mateo | San Mateo | 91 |
| 94402 | San Mateo | San Mateo | 91 |
| 94403 | San Mateo | San Mateo | 91 |
| 94404 | San Mateo | San Mateo | 91 |
| 95003 | Aptos | Santa Cruz | 92 |
| 95005 | Ben Lomond | Santa Cruz | 92 |
| 95006 | Boulder Creek | Santa Cruz | 92 |
| 95007 | Brookdale | Santa Cruz | 92 |
| 95010 | Capitola | Santa Cruz | 92 |
| 95017 | Davenport | Santa Cruz | 92 |
| 95018 | Felton | Santa Cruz | 92 |
| 95019 | Freedom | Santa Cruz | 92 |
| 95041 | Mount Hermon | Santa Cruz | 92 |
| 95060 | Santa Cruz | Santa Cruz | 92 |
| 95061 | Santa Cruz | Santa Cruz | 92 |
| 95062 | Santa Cruz | Santa Cruz | 92 |
| 95063 | Santa Cruz | Santa Cruz | 92 |
| 95064 | Santa Cruz | Santa Cruz | 92 |
| 95065 | Santa Cruz | Santa Cruz | 92 |
| 95066 | Scotts Valley | Santa Cruz | 92 |
| 95073 | Soquel | Santa Cruz | 92 |
| 95076 | Watsonville | Santa Cruz | 92 |
| 95001 | Woodacre | Santa Cruz | 92 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

IX. Experience Rating

A – AUTO LIABILITY ELIGIBILITY

Definition of "Risk"

The term "risk" as used in this Plan means the exposures of any one insured which are to be rated including permanently leased owner operators. Other than permanently leased owner operators, allied or subsidiary interests shall not be included unless the insured holds a majority financial interest therein.

Ineligible Coverages

The Plan is designed and its rating parameters have been calculated excluding Personal Injury Protection (PIP), Medical Payments and Uninsured/underinsured motorist experience. Therefore, the premiums and losses used in rating any risk under this Plan should exclude this data and the Plan should not be applied to PIP, Medical Payments or Uninsured/underinsured motorist coverages.

How the rating plan is applied

The experience and schedule modifications for the risk shall be determined in accordance with the procedure described in this Plan and are applied to the otherwise chargeable premium for the policy being rated. When both experience and schedule modifications apply, they will be added together and applied to the otherwise chargeable premium.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Non-Fleet

Size of Risk Eligibility

Any risk that has 4 or fewer automobile exposures shall be eligible for the application of the experience rating modification provisions of this plan.

Auto Liability Experience Rating Steps

Calculate formula below:

$$\text{Experience Mod} = \left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Formula Definitions

Historical Frequency = Weighted Prior Claim Count / Weighted Prior Power Unit Count

Weighted Prior Claim Count = 1.3 x (current partial year Claim Count) + 1.3 x (1st prior year Claim Count) + 1 x (2nd prior year Claim Count) + 0.7 x (3rd prior year Claim Count)

Weighted Prior Power Unit Count = 1.3 x (current partial year Power Unit Count) + 1.3 x (1st prior year Power Unit Count) + 1 x (2nd prior year Power Unit Count) + 0.7 x (3rd prior year Power Unit Count)

Current partial year claim count is the count of claims from the current incomplete policy period.

Prior year claim count is the count of claims from the completed policy terms from prior years. Up to 3 completed policy terms will be used.

Example 1: A policy with an effective date of 1/1/2016, for which a quote is released to the customer on 10/1/2015 will count the claims from the following time period:

Current partial year claim count: 1/1/2015 to 9/30/2015
1st prior year claim count: 1/1/2014 to 12/31/2014
2nd prior year claim count: 1/1/2013 to 12/31/2013
3rd prior year claim count: 1/1/2012 to 12/31/2012

Expected Radius Frequency = 0.~~46~~10 for Local and Mix and 0.~~23~~17 for Unlimited.

Cap the result of the above calculation so that the Experience Mod factor will not be less than the minimum value in the table below:

| # Power Units | Minimum Mod |
|---------------|-------------|
| 1 | -0.05 |
| 2 | -0.05 |
| 3 | -0.08 |
| 4 | -0.10 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

C – Fleet

Expected Loss Ratio

Expenses other than allocated loss adjustment expenses are not taken into consideration in the parameters of this Plan. Multiply Canal's basic limits premiums by the company's ***Expected Loss Ratio*** (.607) to produce the ***annual basic limits loss costs*** (basic limits expected losses) for the risk which is being rated under this Plan.

Eligibility for Experience Rating

Any risk that has 5 or more owned or hired automobile exposures shall be eligible for the application of the experience rating modification provisions of this Plan except for risks that have not provided credible loss and exposure history for the 3 year experience period.

EXPERIENCE USED

Number of Years of Experience

The experience modification shall be determined from the latest available three years' experience of Canal or other previous insurance carriers. In the event the experience for the full experience period is not available, at least one completed policy year shall be used. The experience period shall end at least six months prior to the rating date.

Other Company's Experience and Self-Insured Experience

Experience incurred by companies other than Canal or self-insured experience may be used. If the risk has been self-insured or insured with a company from which the experience is not obtainable, the experience may be used if submitted to the company in the form of a statement signed by the insured. Experience in such form may be excluded from the rating if its reliability cannot be established

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules
DETERMINATION OF EXPERIENCE MODIFICATION

The steps to determining the experience modification are as follows:

1. Determine the subject loss cost used in the formula
2. Determine the amount of loss and loss development adjustment entering the formula
3. Determine the frequency modification.
4. Determine the loss ratio modification.
5. Calculate the modification.

Definitions:

Rating date – The effective date of the policy being experience rated.

Experience period – The past period used to determine the experience modification factor. This is usually three years.

Policy limits premium – This is the annual premium at the limits being purchased, before application of any experience or schedule modification.

Annual basic limits premium – This is the annual premium for \$100,000 combined single limits before application of any experience or schedule rating factors. If only the ***policy limits premium*** is readily available for the policy being experience rated, determine the basic limits premium by dividing the ***policy limits premium*** by the increased limits factor used for the predominant class and then multiply by the 100,000 CSL increased limits factor. For Canal, normally only one increased limits factor would apply to a policy so this method should be very close to re-rating the policy at 100,000 CSL.

Exposure adjustment factor – This is a factor used to adjust the experience rating formula to reflect changes in the size of the vehicle fleet. Calculate the factor for each year of the experience period as follows:

Latest year = average number of power units in latest year divided by the current number of power units.

Second latest year = average number of power units in the second latest year divided by the current number of power units.

Third latest year = average number of power units in the third latest year divided by the current number of power units.

If the historical number of power units is not readily available, mileage or gross receipts may be used. If stated historical exposures do not vary more than 5% from the current exposures or if past exposures cannot be verified through fuel tax reports or other financial, do not apply an exposure adjustment factor.

Annual basic limits loss cost subject to experience modification – This is the ***annual basic limits premium*** for a given year of the experience period multiplied by the ELR and by the applicable ***exposure adjustment factor*** and the detrend factor from the table on page ER-7.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

DETERMINATION OF SUBJECT LOSS COST (for the experience period)

This is the sum of the annual basic limits loss cost subject to experience modification, for the years included in the experience period.

DETERMINE THE AMOUNT OF LOSS AND LOSS DEVELOPMENT ADJUSTMENT

State Groups

For the purposes of providing appropriate Loss Development Factors (LDF's) and Credibility and Maximum Single Loss (C&MSL) table values, six state groups are provided. LDF's and C&MSL table values are also provided for long haul-rated risks.

For the purposes of providing appropriate Loss Development Factors (LDF's) and Credibility and Maximum Single Loss (C&MSL) table values, eight state groups are provided. LDF's and C&MSL table values are also provided for zone-rated risks.

State Group 1 consists of Maryland, New Hampshire, North Carolina, Oregon, Rhode Island and Virginia. State Group 2 consists of Arizona, Connecticut, Delaware, District of Columbia, Hawaii, Kansas, Maine, Minnesota, North Dakota, Ohio, Utah, Vermont and Washington. State Group 3 consists of Colorado, Idaho, Illinois, Indiana, Nebraska, New Jersey, New Mexico, Pennsylvania, Tennessee, Texas and Wisconsin. State Group 4 consists of Alabama, Alaska, Arkansas, Georgia, Iowa, Kentucky, Missouri, Montana, Oklahoma, South Carolina, South Dakota, West Virginia and Wyoming. State Group 5 consists of Florida, Mississippi and Nevada. State Group 6 consists of Louisiana and Michigan. State Group 7 consists of California only and State Group 8 consists of New York only.

Basic Limits Losses Subject to Experience Modification Calculation

Limitation of actual losses

The losses to be included in the rating shall be the total of the following:

Paid and Outstanding Losses (including allocated claim expense) for each year in the experience period, with the indemnity amount limited to basic limits, and with the amount of indemnity and allocated claim expense resulting from any single occurrence limited by the Maximum Single Loss (MSL) value specified in the tables beginning on page ER-10 based on the subject loss cost.

Adjustment to actual losses

Adjustment to Reflect Ultimate Level of Losses for each year in the experience period, calculated by multiplying the loss cost (LC) for the year by the Expected Experience Ratio (EER) and by the appropriate basic limits loss development factor (LDF) where:

LC is the annual basic limits loss cost subject to experience modification for each year in the experience period;

EER is the expected experience ratio specified in the tables beginning on page ER-10 based on the previously determined subject loss cost for the experience period; it is the ratio of expected rating plan losses limited by a given maximum single loss to expected rating plan losses without this limitation.

LDF is the basic limits loss development factor applicable to expected losses. The tables contained on page ER-7 display LDF's by maturity. (Also see page ER-9 regarding use of immature losses due to change of carrier.)

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

DETERMINE THE FREQUENCY MODIFICATION

Calculate the Frequency Mod with the following formula:

$$\left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Refer to page ER-2 for formula definitions.

Cap the above calculation so that the Frequency Mod will not be less than ~~-0.50~~ the following table:

| <u># Power Units</u> | <u>Minimum Mod</u> | <u># Power Units</u> | <u>Minimum Mod</u> | <u># Power Units</u> | <u>Minimum Mod</u> |
|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|
| <u>5-10</u> | <u>-0.10</u> | <u>30-34</u> | <u>-0.30</u> | <u>50+</u> | <u>-0.50</u> |
| <u>11-19</u> | <u>-0.15</u> | <u>35-39</u> | <u>-0.35</u> | | |
| <u>20-24</u> | <u>-0.20</u> | <u>40-44</u> | <u>-0.40</u> | | |
| <u>25-29</u> | <u>-0.25</u> | <u>45-49</u> | <u>-0.45</u> | | |

Determine the Frequency Credibility factor from the tables beginning on page ER-20, based on the number of units.

DETERMINE THE LOSS RATIO MODIFICATION

1. Determine the Actual Experience Ratio (AER) by dividing the **basic limits losses subject to experience modification** by the **subject loss cost**.
2. Determine the Expected Experience Ratio (EER) from the tables beginning on page ER-10, based on the **subject loss cost**.
3. Determine the Loss Credibility factor from the tables beginning on page ER-10, based on the **subject loss cost**.
4. Calculate the Loss Ratio Modification as follows:

$$\frac{\text{AER} - \text{EER}}{\text{EER}} \times \text{LOSSCREDIBILITY} = \text{LOSS RATIO MODIFICATION}$$

CALCULATING THE FINAL EXPERIENCE MODIFICATION

$$\frac{(\text{LOSS RATIO MODIFICATION} \times \text{LOSS CREDIBILITY}) + (1 - \text{LOSS CREDIBILITY}) \times \text{FREQUENCY MODIFICATION}}{\text{FINAL EXPERIENCE MODIFICATION}}$$

If the experience modification is negative, it is a credit; if positive, it is a debit. Round the final answer to two decimal points.

Special Provisions for Deductible Coverage

Adjustment of experience

Full coverage experience for operations which are to be written on a deductible basis shall be adjusted to the deductible basis and, vice versa, any deductible experience for operations which are to be written on a full coverage basis shall be built up to a full coverage basis before using in the rating calculation.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules
Risks written on a deductible basis

For risks whose operations are to be written on a deductible basis, the losses that are otherwise to be included in the rating shall be reduced to an equivalent deductible amount by subtracting the deductible amount from the indemnity payments prior to applying the MSL limitation. Allocated claim adjustment expenses shall be included in full.

DETREND FACTORS

The Detrend Factors are as follows:

| Year Of The Experience Period | Detrend Factors |
|-------------------------------|-----------------|
| Latest Year | 0.952 |
| 2nd Latest Year | 0.929 |
| 3rd Latest Year | 0.906 |

BASIC LIMITS LOSS DEVELOPMENT FACTORS

Long haul - unlimited radius

| Latest Policy Year | 2nd Latest Policy Year | 3rd Latest Policy Year |
|--------------------|------------------------|------------------------|
| (18 Months) | (30 Months) | (42 Months) |
| 0.288 | 0.126 | 0.048 |
| (21 Months) | (33 Months) | (45 Months) |
| 0.237 | 0.101 | 0.040 |
| (24 Months) | (36 Months) | (48 Months) |
| 0.193 | 0.079 | 0.032 |
| (27 Months) | (39 Months) | (51 Months) |
| 0.153 | 0.057 | 0.024 |

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Commercial Auto Liability and Physical Damage Rates and Rules

Other than long haul or unlimited radius

| | (18 Months) | (30 Months) | (42 Months) |
|-------------|--------------------|------------------------|------------------------|
| State Group | Latest Policy Year | 2nd Latest Policy Year | 3rd Latest Policy Year |
| 1 | 0.118 | 0.047 | 0.011 |
| 2 | 0.134 | 0.059 | 0.019 |
| 3 | 0.196 | 0.095 | 0.029 |
| 4 | 0.133 | 0.059 | 0.028 |
| 5 | 0.234 | 0.130 | 0.066 |
| 6 | 0.265 | 0.104 | 0.034 |
| 7 | 0.246 | 0.074 | 0.000 |
| 8 | 0.265 | 0.085 | 0.000 |
| | (21 Months) | (33 Months) | (45 Months) |
| 1 | 0.095 | 0.035 | 0.006 |
| 2 | 0.111 | 0.046 | 0.016 |
| 3 | 0.166 | 0.074 | 0.022 |
| 4 | 0.108 | 0.050 | 0.022 |
| 5 | 0.202 | 0.112 | 0.053 |
| 6 | 0.213 | 0.082 | 0.024 |
| 7 | 0.195 | 0.041 | 0.000 |
| 8 | 0.211 | 0.050 | 0.000 |
| | (24 Months) | (36 Months) | (48 Months) |
| 1 | 0.076 | 0.025 | 0.001 |
| 2 | 0.091 | 0.034 | 0.013 |
| 3 | 0.140 | 0.055 | 0.015 |
| 4 | 0.087 | 0.041 | 0.017 |
| 5 | 0.174 | 0.095 | 0.041 |
| 6 | 0.168 | 0.062 | 0.015 |
| 7 | 0.150 | 0.011 | 0.000 |
| 8 | 0.165 | 0.018 | 0.000 |
| | (27 Months) | (39 Months) | (51 Months) |
| 1 | 0.059 | 0.016 | 0.000 |
| 2 | 0.074 | 0.022 | 0.010 |
| 3 | 0.117 | 0.038 | 0.008 |
| 4 | 0.069 | 0.034 | 0.012 |
| 5 | 0.150 | 0.080 | 0.029 |
| 6 | 0.128 | 0.044 | 0.007 |
| 7 | 0.110 | 0.000 | 0.000 |
| 8 | 0.123 | 0.000 | 0.000 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

TREATMENT OF IMMATURE LOSS EXPERIENCE

Introduction

In cases where an insured changes or has changed carriers, Canal may be unable to obtain current valuations of past losses from previous carriers. If this happens, the maturity of the experience obtained from previous carriers must be carefully examined and the appropriate loss development factors selected.

Maturity of Losses

The maturity of the losses for any year in the experience period is defined as the number of months between the date of the latest loss valuation and the effective date of the policy to which these losses are assignable. A given year's losses cannot mature unless the losses are reevaluated. The loss development factors applicable at the time of the most recent loss valuation must be used in subsequent ratings as long as updated valuations are not available. A specific instance of this can be seen when the experience provided by previous carriers contains fragmented periods, such as nine (or six) months of losses which were segments of policy years valued as of nine (or six) months after the policy effective date and for which subsequent valuations were unable to be obtained. If it is necessary to include this experience in subsequent ratings, factors must be applied which project nine (or six) months of losses to a complete policy year ultimate paid basis. Canal's 6, 9, 12 and 15 month basic limits loss development factors are included in the table below. The states that are included in each Group are shown on page FER-3.

Basic Limits Supplementary Loss Development Factors

| Type | Six-month Maturity | Nine-month Maturity | Twelve-month Maturity | Fifteen-month Maturity |
|---------------|--------------------|---------------------|-----------------------|------------------------|
| Zone-rated | 0.769 | 0.607 | 0.426 | 0.349 |
| Non-garages | | | | |
| State Group 1 | 0.623 | 0.408 | 0.185 | 0.146 |
| State Group 2 | 0.634 | 0.423 | 0.204 | 0.164 |
| State Group 3 | 0.682 | 0.489 | 0.285 | 0.234 |
| State Group 4 | 0.636 | 0.426 | 0.206 | 0.164 |
| State Group 5 | 0.704 | 0.522 | 0.327 | 0.274 |
| State Group 6 | 0.759 | 0.591 | 0.405 | 0.327 |
| State Group 7 | 0.750 | 0.577 | 0.386 | 0.308 |
| State Group 8 | 0.763 | 0.596 | 0.410 | 0.329 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

LOSS CREDIBILITY AND MAXIMUM SINGLE LOSS TABLES

State groups 1, 2 and 3

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | State Group 1 | State Group 2 | State Group 3 | State Group 1 | State Group 2 | State Group 3 |
| 7,121 – 10,072 | 0.02 | 0.889 | 0.862 | 0.822 | 63,300 | 61,400 | 58,550 |
| 10,073 – 13,085 | 0.03 | 0.902 | 0.878 | 0.841 | 68,150 | 66,300 | 63,550 |
| 13,086 – 16,162 | 0.04 | 0.910 | 0.887 | 0.854 | 71,450 | 69,650 | 67,000 |
| 16,163 – 19,305 | 0.05 | 0.916 | 0.894 | 0.862 | 74,000 | 72,250 | 69,700 |
| 19,306 – 22,516 | 0.05 | 0.920 | 0.900 | 0.870 | 76,100 | 74,450 | 71,950 |
| 22,517 – 25,797 | 0.06 | 0.924 | 0.904 | 0.876 | 78,000 | 76,350 | 73,950 |
| 25,798 – 29,150 | 0.07 | 0.927 | 0.908 | 0.881 | 79,700 | 78,100 | 75,750 |
| 29,151 – 32,579 | 0.08 | 0.930 | 0.912 | 0.886 | 81,300 | 79,700 | 77,450 |
| 32,580 – 36,085 | 0.09 | 0.932 | 0.915 | 0.890 | 82,850 | 81,300 | 79,050 |
| 36,086 – 39,671 | 0.10 | 0.935 | 0.918 | 0.894 | 84,350 | 82,800 | 80,650 |
| 39,672 – 43,340 | 0.11 | 0.937 | 0.921 | 0.898 | 85,800 | 84,300 | 82,200 |
| 43,341 – 47,095 | 0.11 | 0.939 | 0.923 | 0.901 | 87,250 | 85,750 | 83,700 |
| 47,096 – 50,939 | 0.12 | 0.941 | 0.926 | 0.905 | 88,650 | 87,200 | 85,250 |
| 50,940 – 54,874 | 0.13 | 0.943 | 0.929 | 0.908 | 90,100 | 88,700 | 86,750 |
| 54,875 – 58,906 | 0.14 | 0.945 | 0.931 | 0.912 | 91,550 | 90,150 | 88,300 |
| 58,907 – 63,036 | 0.15 | 0.947 | 0.933 | 0.915 | 92,950 | 91,600 | 89,850 |
| 63,037 – 67,268 | 0.16 | 0.949 | 0.935 | 0.918 | 94,450 | 93,100 | 91,400 |
| 67,269 – 71,608 | 0.17 | 0.951 | 0.938 | 0.921 | 95,900 | 94,600 | 92,950 |
| 71,609 – 76,057 | 0.17 | 0.952 | 0.940 | 0.924 | 97,400 | 96,150 | 94,550 |
| 76,058 – 80,622 | 0.18 | 0.954 | 0.942 | 0.927 | 98,950 | 97,700 | 96,150 |
| 80,623 – 85,306 | 0.19 | 0.955 | 0.944 | 0.930 | 100,500 | 99,250 | 97,800 |
| 85,307 – 90,114 | 0.20 | 0.957 | 0.946 | 0.933 | 102,050 | 100,850 | 99,450 |
| 90,115 – 95,051 | 0.21 | 0.959 | 0.948 | 0.935 | 103,650 | 102,500 | 101,150 |
| 95,052 – 100,123 | 0.22 | 0.960 | 0.950 | 0.938 | 105,300 | 104,150 | 102,850 |
| 100,124 – 105,334 | 0.23 | 0.961 | 0.952 | 0.940 | 106,950 | 105,850 | 104,600 |
| 105,335 – 110,691 | 0.24 | 0.963 | 0.953 | 0.943 | 108,650 | 107,600 | 106,400 |
| 110,692 – 116,200 | 0.25 | 0.964 | 0.955 | 0.945 | 110,400 | 109,400 | 108,250 |
| 116,201 – 121,868 | 0.26 | 0.966 | 0.957 | 0.948 | 112,200 | 111,200 | 110,150 |
| 121,869 – 127,701 | 0.27 | 0.967 | 0.959 | 0.950 | 114,050 | 113,050 | 112,050 |
| 127,702 – 133,707 | 0.27 | 0.968 | 0.960 | 0.952 | 115,900 | 114,950 | 114,000 |
| 133,708 – 139,893 | 0.28 | 0.970 | 0.962 | 0.954 | 117,850 | 116,900 | 116,000 |
| 139,894 – 146,269 | 0.29 | 0.971 | 0.963 | 0.957 | 119,800 | 118,950 | 118,100 |
| 146,270 – 152,842 | 0.30 | 0.972 | 0.965 | 0.959 | 121,850 | 121,000 | 120,200 |
| 152,843 – 159,622 | 0.31 | 0.973 | 0.966 | 0.961 | 123,950 | 123,100 | 122,350 |
| 159,623 – 166,620 | 0.32 | 0.974 | 0.968 | 0.963 | 126,100 | 125,250 | 124,600 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | State Group 1 | State Group 2 | State Group 3 | State Group 1 | State Group 2 | State Group 3 |
| 166,621 – 173,844 | 0.33 | 0.975 | 0.969 | 0.965 | 128,300 | 127,500 | 126,900 |
| 173,845 – 181,308 | 0.34 | 0.976 | 0.971 | 0.966 | 130,550 | 129,800 | 129,250 |
| 181,309 – 189,022 | 0.35 | 0.977 | 0.972 | 0.968 | 132,900 | 132,200 | 131,650 |
| 189,023 – 197,000 | 0.36 | 0.978 | 0.973 | 0.970 | 135,350 | 134,600 | 134,150 |
| 197,001 – 205,256 | 0.37 | 0.979 | 0.975 | 0.972 | 137,850 | 137,150 | 136,700 |
| 205,257 – 213,804 | 0.38 | 0.980 | 0.976 | 0.973 | 140,400 | 139,750 | 139,350 |
| 213,805 – 222,660 | 0.39 | 0.981 | 0.977 | 0.975 | 143,050 | 142,450 | 142,100 |
| 222,661 – 231,841 | 0.40 | 0.982 | 0.978 | 0.976 | 145,800 | 145,200 | 144,900 |
| 231,842 – 241,365 | 0.41 | 0.983 | 0.979 | 0.978 | 148,650 | 148,050 | 147,800 |
| 241,366 – 251,252 | 0.42 | 0.984 | 0.980 | 0.979 | 151,600 | 151,050 | 150,800 |
| 251,253 – 261,523 | 0.43 | 0.985 | 0.981 | 0.980 | 154,650 | 154,100 | 153,900 |
| 261,524 – 272,200 | 0.44 | 0.986 | 0.982 | 0.981 | 157,800 | 157,300 | 157,150 |
| 272,201 – 283,310 | 0.45 | 0.986 | 0.983 | 0.983 | 161,100 | 160,600 | 160,500 |
| 283,311 – 294,877 | 0.46 | 0.987 | 0.984 | 0.984 | 164,500 | 164,050 | 163,950 |
| 294,878 – 306,931 | 0.47 | 0.988 | 0.985 | 0.985 | 168,050 | 167,600 | 167,550 |
| 306,932 – 319,504 | 0.48 | 0.989 | 0.986 | 0.986 | 171,750 | 171,300 | 171,300 |
| 319,505 – 332,629 | 0.49 | 0.989 | 0.987 | 0.987 | 175,600 | 175,200 | 175,200 |
| 332,630 – 346,344 | 0.50 | 0.990 | 0.988 | 0.988 | 179,600 | 179,200 | 179,250 |
| 346,345 – 360,690 | 0.51 | 0.990 | 0.989 | 0.989 | 183,750 | 183,400 | 183,450 |
| 360,691 – 375,711 | 0.52 | 0.991 | 0.989 | 0.990 | 188,150 | 187,800 | 187,850 |
| 375,712 – 391,456 | 0.53 | 0.992 | 0.990 | 0.990 | 192,700 | 192,400 | 192,450 |
| 391,457 – 407,979 | 0.54 | 0.992 | 0.991 | 0.991 | 197,500 | 197,200 | 197,300 |
| 407,980 – 425,337 | 0.55 | 0.993 | 0.991 | 0.992 | 202,500 | 202,200 | 202,350 |
| 425,338 – 443,598 | 0.56 | 0.993 | 0.992 | 0.993 | 207,750 | 207,500 | 207,650 |
| 443,599 – 462,833 | 0.57 | 0.994 | 0.993 | 0.993 | 213,300 | 213,050 | 213,200 |
| 462,834 – 483,121 | 0.58 | 0.994 | 0.993 | 0.994 | 219,100 | 218,850 | 219,050 |
| 483,122 – 504,553 | 0.59 | 0.995 | 0.994 | 0.994 | 225,250 | 225,000 | 225,200 |
| 504,554 – 527,227 | 0.60 | 0.995 | 0.994 | 0.995 | 231,700 | 231,500 | 231,700 |
| 527,228 – 551,255 | 0.61 | 0.995 | 0.995 | 0.995 | 238,550 | 238,350 | 238,550 |
| 551,256 – 576,761 | 0.62 | 0.996 | 0.995 | 0.996 | 245,800 | 245,600 | 245,800 |
| 576,762 – 603,887 | 0.63 | 0.996 | 0.995 | 0.996 | 253,450 | 253,300 | 253,500 |
| 603,888 – 632,791 | 0.64 | 0.996 | 0.996 | 0.997 | 261,600 | 261,500 | 261,700 |
| 632,792 – 663,655 | 0.65 | 0.997 | 0.996 | 0.997 | 270,300 | 270,200 | 270,400 |
| 663,656 – 696,685 | 0.66 | 0.997 | 0.997 | 0.997 | 279,600 | 279,450 | 279,650 |
| 696,686 – 732,118 | 0.67 | 0.997 | 0.997 | 0.998 | 289,500 | 289,400 | 289,600 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | State Group 1 | State Group 2 | State Group 3 | State Group 1 | State Group 2 | State Group 3 |
| 732,119 – 770,224 | 0.68 | 0.998 | 0.997 | 0.998 | 300,150 | 300,050 | 300,250 |
| 770,225 – 811,319 | 0.70 | 0.998 | 0.998 | 0.998 | 311,550 | 311,500 | 311,700 |
| 811,320 – 855,769 | 0.71 | 0.998 | 0.998 | 0.998 | 323,900 | 323,800 | 324,000 |
| 855,770 – 904,002 | 0.72 | 0.998 | 0.998 | 0.999 | 337,200 | 337,150 | 337,350 |
| 904,003 – 956,522 | 0.73 | 0.998 | 0.998 | 0.999 | 351,650 | 351,600 | 351,800 |
| 956,523 – 1,013,927 | 0.74 | 0.999 | 0.998 | 0.999 | 367,400 | 367,350 | 367,500 |
| 1,013,928 – 1,076,934 | 0.75 | 0.999 | 0.999 | 0.999 | 384,600 | 384,550 | 384,700 |
| 1,076,935 – 1,146,402 | 0.76 | 0.999 | 0.999 | 0.999 | 403,450 | 403,400 | 403,550 |
| 1,146,403 – 1,223,381 | 0.77 | 0.999 | 0.999 | 0.999 | 424,200 | 424,200 | 424,350 |
| 1,223,382 – 1,309,157 | 0.78 | 0.999 | 0.999 | 0.999 | 447,250 | 447,200 | 447,350 |
| 1,309,158 – 1,405,330 | 0.79 | 0.999 | 0.999 | 1.000 | 472,900 | 472,850 | 473,000 |
| 1,405,331 – 1,513,912 | 0.81 | 0.999 | 0.999 | 1.000 | 501,600 | 501,600 | 501,750 |
| 1,513,913 – 1,637,472 | 0.82 | 1.000 | 1.000 | 1.000 | 534,050 | 534,050 | 534,150 |
| 1,637,473 – 1,779,337 | 0.83 | 1.000 | 1.000 | 1.000 | 571,000 | 571,000 | 571,100 |
| 1,779,338 – 1,943,900 | 0.84 | 1.000 | 1.000 | 1.000 | 613,350 | 613,350 | 613,450 |
| 1,943,901 – 2,137,082 | 0.85 | 1.000 | 1.000 | 1.000 | 662,550 | 662,500 | 662,600 |
| 2,137,083 – 2,367,061 | 0.86 | 1.000 | 1.000 | 1.000 | 720,200 | 720,200 | 720,300 |
| 2,367,062 – 2,645,457 | 0.88 | 1.000 | 1.000 | 1.000 | 788,900 | 788,900 | 788,950 |
| 2,645,458 – 2,989,358 | 0.89 | 1.000 | 1.000 | 1.000 | 872,050 | 872,050 | 872,100 |
| 2,989,359 – 3,424,966 | 0.90 | 1.000 | 1.000 | 1.000 | 974,700 | 974,700 | 974,750 |
| 3,424,967 – 3,994,607 | 0.91 | 1.000 | 1.000 | 1.000 | 1,104,750 | 1,104,750 | 1,104,800 |
| 3,994,608 – 4,771,390 | 0.92 | 1.000 | 1.000 | 1.000 | 1,274,850 | 1,274,850 | 1,274,850 |
| 4,771,391 – 5,893,411 | 0.93 | 1.000 | 1.000 | 1.000 | 1,506,700 | 1,506,700 | 1,506,750 |
| 5,893,412 – 7,656,585 | 0.95 | 1.000 | 1.000 | 1.000 | 1,841,650 | 1,841,650 | 1,841,700 |
| 7,656,586 – 10,830,300 | 0.96 | 1.000 | 1.000 | 1.000 | 2,368,000 | 2,368,000 | 2,368,000 |
| 10,830,301 – 18,235,633 | 0.97 | 1.000 | 1.000 | 1.000 | 3,315,400 | 3,315,400 | 3,315,400 |
| 18,235,634 – 55,262,300 | 0.98 | 1.000 | 1.000 | 1.000 | 5,525,950 | 5,525,950 | 5,525,950 |
| 55,262,301 – 67,235,134 | 0.99 | 1.000 | 1.000 | 1.000 | 16,578,700 | 16,578,700 | 16,578,700 |
| 67,235,135 – AND OVER | 1.00 | 1.000 | 1.000 | 1.000 | 16,578,700 | 16,578,700 | 16,578,700 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules
State groups 4, 5 and 6

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|
| | | State Group 4 | State Group 5 | State Group 6 | State Groups 4 | State Group 5 | State Group 6 |
| 7,121 – 10,072 | 0.02 | 0.820 | 0.736 | 0.685 | 58,400 | 52,400 | 48,800 |
| 10,073 – 13,085 | 0.03 | 0.839 | 0.764 | 0.715 | 63,400 | 57,750 | 54,000 |
| 13,086 – 16,162 | 0.04 | 0.851 | 0.783 | 0.734 | 66,850 | 61,450 | 57,600 |
| 16,163 – 19,305 | 0.05 | 0.860 | 0.796 | 0.748 | 69,550 | 64,350 | 60,450 |
| 19,306 – 22,516 | 0.05 | 0.868 | 0.807 | 0.760 | 71,800 | 66,800 | 62,900 |
| 22,517 – 25,797 | 0.06 | 0.873 | 0.817 | 0.770 | 73,750 | 69,000 | 65,050 |
| 25,798 – 29,150 | 0.07 | 0.879 | 0.825 | 0.780 | 75,550 | 70,950 | 67,050 |
| 29,151 – 32,579 | 0.08 | 0.884 | 0.833 | 0.788 | 77,250 | 72,850 | 68,900 |
| 32,580 – 36,085 | 0.09 | 0.888 | 0.840 | 0.796 | 78,900 | 74,600 | 70,700 |
| 36,086 – 39,671 | 0.10 | 0.892 | 0.846 | 0.803 | 80,500 | 76,350 | 72,450 |
| 39,672 – 43,340 | 0.11 | 0.896 | 0.853 | 0.810 | 82,050 | 78,050 | 74,200 |
| 43,341 – 47,095 | 0.11 | 0.900 | 0.859 | 0.817 | 83,550 | 79,750 | 75,900 |
| 47,096 – 50,939 | 0.12 | 0.903 | 0.864 | 0.824 | 85,100 | 81,400 | 77,600 |
| 50,940 – 54,874 | 0.13 | 0.907 | 0.870 | 0.830 | 86,600 | 83,050 | 79,300 |
| 54,875 – 58,906 | 0.14 | 0.910 | 0.875 | 0.837 | 88,150 | 84,750 | 81,050 |
| 58,907 – 63,036 | 0.15 | 0.914 | 0.880 | 0.843 | 89,700 | 86,400 | 82,800 |
| 63,037 – 67,268 | 0.16 | 0.917 | 0.885 | 0.849 | 91,250 | 88,100 | 84,550 |
| 67,269 – 71,608 | 0.17 | 0.920 | 0.890 | 0.855 | 92,800 | 89,800 | 86,300 |
| 71,609 – 76,057 | 0.17 | 0.923 | 0.895 | 0.861 | 94,400 | 91,550 | 88,100 |
| 76,058 – 80,622 | 0.18 | 0.926 | 0.900 | 0.867 | 96,000 | 93,300 | 89,900 |
| 80,623 – 85,306 | 0.19 | 0.929 | 0.904 | 0.873 | 97,650 | 95,050 | 91,750 |
| 85,307 – 90,114 | 0.20 | 0.931 | 0.908 | 0.878 | 99,300 | 96,850 | 93,650 |
| 90,115 – 95,051 | 0.21 | 0.934 | 0.913 | 0.884 | 101,000 | 98,700 | 95,550 |
| 95,052 – 100,123 | 0.22 | 0.937 | 0.917 | 0.889 | 102,750 | 100,550 | 97,500 |
| 100,124 – 105,334 | 0.23 | 0.939 | 0.921 | 0.894 | 104,500 | 102,450 | 99,500 |
| 105,335 – 110,691 | 0.24 | 0.942 | 0.925 | 0.899 | 106,300 | 104,350 | 101,500 |
| 110,692 – 116,200 | 0.25 | 0.944 | 0.928 | 0.904 | 108,150 | 106,300 | 103,550 |
| 116,201 – 121,868 | 0.26 | 0.947 | 0.932 | 0.909 | 110,050 | 108,300 | 105,650 |
| 121,869 – 127,701 | 0.27 | 0.949 | 0.936 | 0.914 | 111,950 | 110,350 | 107,800 |
| 127,702 – 133,707 | 0.27 | 0.952 | 0.939 | 0.918 | 113,900 | 112,400 | 109,950 |
| 133,708 – 139,893 | 0.28 | 0.954 | 0.942 | 0.923 | 115,950 | 114,550 | 112,200 |
| 139,894 – 146,269 | 0.29 | 0.956 | 0.945 | 0.927 | 118,000 | 116,700 | 114,450 |
| 146,270 – 152,842 | 0.30 | 0.958 | 0.948 | 0.931 | 120,100 | 118,900 | 116,750 |
| 152,843 – 159,622 | 0.31 | 0.960 | 0.951 | 0.935 | 122,300 | 121,200 | 119,150 |
| 159,623 – 166,620 | 0.32 | 0.962 | 0.954 | 0.939 | 124,550 | 123,500 | 121,550 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | State Group 4 | State Group 5 | State Group 6 | State Group 4 | State Group 5 | State Group 6 |
| 166,621 – 173,844 | 0.33 | 0.964 | 0.957 | 0.943 | 126,800 | 125,900 | 124,050 |
| 173,845 – 181,308 | 0.34 | 0.966 | 0.960 | 0.946 | 129,200 | 128,300 | 126,550 |
| 181,309 – 189,022 | 0.35 | 0.968 | 0.962 | 0.950 | 131,600 | 130,850 | 129,150 |
| 189,023 – 197,000 | 0.36 | 0.970 | 0.964 | 0.953 | 134,100 | 133,400 | 131,800 |
| 197,001 – 205,256 | 0.37 | 0.971 | 0.967 | 0.956 | 136,650 | 136,050 | 134,550 |
| 205,257 – 213,804 | 0.38 | 0.973 | 0.969 | 0.959 | 139,300 | 138,750 | 137,350 |
| 213,805 – 222,660 | 0.39 | 0.974 | 0.971 | 0.962 | 142,050 | 141,550 | 140,250 |
| 222,661 – 231,841 | 0.40 | 0.976 | 0.973 | 0.965 | 144,850 | 144,450 | 143,200 |
| 231,842 – 241,365 | 0.41 | 0.977 | 0.975 | 0.967 | 147,800 | 147,400 | 146,250 |
| 241,366 – 251,252 | 0.42 | 0.979 | 0.977 | 0.970 | 150,800 | 150,450 | 149,400 |
| 251,253 – 261,523 | 0.43 | 0.980 | 0.978 | 0.972 | 153,900 | 153,650 | 152,650 |
| 261,524 – 272,200 | 0.44 | 0.981 | 0.980 | 0.974 | 157,150 | 156,900 | 155,950 |
| 272,201 – 283,310 | 0.45 | 0.983 | 0.981 | 0.976 | 160,450 | 160,300 | 159,400 |
| 283,311 – 294,877 | 0.46 | 0.984 | 0.983 | 0.978 | 163,950 | 163,800 | 163,000 |
| 294,878 – 306,931 | 0.47 | 0.985 | 0.984 | 0.980 | 167,550 | 167,450 | 166,700 |
| 306,932 – 319,504 | 0.48 | 0.986 | 0.985 | 0.982 | 171,300 | 171,200 | 170,550 |
| 319,505 – 332,629 | 0.49 | 0.987 | 0.987 | 0.983 | 175,200 | 175,150 | 174,500 |
| 332,630 – 346,344 | 0.50 | 0.988 | 0.988 | 0.985 | 179,250 | 179,200 | 178,650 |
| 346,345 – 360,690 | 0.51 | 0.989 | 0.989 | 0.986 | 183,450 | 183,450 | 182,950 |
| 360,691 – 375,711 | 0.52 | 0.990 | 0.990 | 0.987 | 187,850 | 187,900 | 187,400 |
| 375,712 – 391,456 | 0.53 | 0.990 | 0.991 | 0.988 | 192,500 | 192,550 | 192,100 |
| 391,457 – 407,979 | 0.54 | 0.991 | 0.992 | 0.990 | 197,300 | 197,350 | 196,950 |
| 407,980 – 425,337 | 0.55 | 0.992 | 0.992 | 0.991 | 202,350 | 202,450 | 202,100 |
| 425,338 – 443,598 | 0.56 | 0.993 | 0.993 | 0.992 | 207,650 | 207,750 | 207,400 |
| 443,599 – 462,833 | 0.57 | 0.993 | 0.994 | 0.992 | 213,200 | 213,300 | 213,000 |
| 462,834 – 483,121 | 0.58 | 0.994 | 0.994 | 0.993 | 219,050 | 219,150 | 218,900 |
| 483,122 – 504,553 | 0.59 | 0.994 | 0.995 | 0.994 | 225,200 | 225,300 | 225,100 |
| 504,554 – 527,227 | 0.60 | 0.995 | 0.996 | 0.995 | 231,700 | 231,800 | 231,650 |
| 527,228 – 551,255 | 0.61 | 0.995 | 0.996 | 0.995 | 238,550 | 238,700 | 238,500 |
| 551,256 – 576,761 | 0.62 | 0.996 | 0.996 | 0.996 | 245,800 | 245,950 | 245,800 |
| 576,762 – 603,887 | 0.63 | 0.996 | 0.997 | 0.996 | 253,500 | 253,650 | 253,500 |
| 603,888 – 632,791 | 0.64 | 0.997 | 0.997 | 0.997 | 261,700 | 261,850 | 261,700 |
| 632,792 – 663,655 | 0.65 | 0.997 | 0.998 | 0.997 | 270,400 | 270,550 | 270,450 |
| 663,656 – 696,685 | 0.66 | 0.997 | 0.998 | 0.998 | 279,700 | 279,800 | 279,750 |
| 696,686 – 732,118 | 0.67 | 0.998 | 0.998 | 0.998 | 289,600 | 289,750 | 289,700 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | State Group 4 | State Group 5 | State Group 6 | State Group 4 | State Group 5 | State Group 6 |
| 732,119 – 770,224 | 0.68 | 0.998 | 0.998 | 0.998 | 300,250 | 300,400 | 300,350 |
| 770,225 – 811,319 | 0.70 | 0.998 | 0.999 | 0.998 | 311,700 | 311,800 | 311,800 |
| 811,320 – 855,769 | 0.71 | 0.998 | 0.999 | 0.999 | 324,000 | 324,150 | 324,100 |
| 855,770 – 904,002 | 0.72 | 0.999 | 0.999 | 0.999 | 337,350 | 337,450 | 337,450 |
| 904,003 – 956,522 | 0.73 | 0.999 | 0.999 | 0.999 | 351,800 | 351,900 | 351,900 |
| 956,523 – 1,013,927 | 0.74 | 0.999 | 0.999 | 0.999 | 367,550 | 367,650 | 367,600 |
| 1,013,928 – 1,076,934 | 0.75 | 0.999 | 0.999 | 0.999 | 384,700 | 384,800 | 384,800 |
| 1,076,935 – 1,146,402 | 0.76 | 0.999 | 1.000 | 0.999 | 403,550 | 403,650 | 403,650 |
| 1,146,403 – 1,223,381 | 0.77 | 0.999 | 1.000 | 1.000 | 424,350 | 424,400 | 424,400 |
| 1,223,382 – 1,309,157 | 0.78 | 1.000 | 1.000 | 1.000 | 447,350 | 447,450 | 447,450 |
| 1,309,158 – 1,405,330 | 0.79 | 1.000 | 1.000 | 1.000 | 473,000 | 473,050 | 473,050 |
| 1,405,331 – 1,513,912 | 0.81 | 1.000 | 1.000 | 1.000 | 501,750 | 501,800 | 501,800 |
| 1,513,913 – 1,637,472 | 0.82 | 1.000 | 1.000 | 1.000 | 534,200 | 534,250 | 534,250 |
| 1,637,473 – 1,779,337 | 0.83 | 1.000 | 1.000 | 1.000 | 571,100 | 571,150 | 571,150 |
| 1,779,338 – 1,943,900 | 0.84 | 1.000 | 1.000 | 1.000 | 613,450 | 613,500 | 613,500 |
| 1,943,901 – 2,137,082 | 0.85 | 1.000 | 1.000 | 1.000 | 662,600 | 662,650 | 662,650 |
| 2,137,083 – 2,367,061 | 0.86 | 1.000 | 1.000 | 1.000 | 720,300 | 720,350 | 720,350 |
| 2,367,062 – 2,645,457 | 0.88 | 1.000 | 1.000 | 1.000 | 788,950 | 789,000 | 789,000 |
| 2,645,458 – 2,989,358 | 0.89 | 1.000 | 1.000 | 1.000 | 872,100 | 872,100 | 872,100 |
| 2,989,359 – 3,424,966 | 0.90 | 1.000 | 1.000 | 1.000 | 974,750 | 974,800 | 974,800 |
| 3,424,967 – 3,994,607 | 0.91 | 1.000 | 1.000 | 1.000 | 1,104,800 | 1,104,800 | 1,104,800 |
| 3,994,608 – 4,771,390 | 0.92 | 1.000 | 1.000 | 1.000 | 1,274,850 | 1,274,850 | 1,274,850 |
| 4,771,391 – 5,893,411 | 0.93 | 1.000 | 1.000 | 1.000 | 1,506,750 | 1,506,750 | 1,506,750 |
| 5,893,412 – 7,656,585 | 0.95 | 1.000 | 1.000 | 1.000 | 1,841,700 | 1,841,700 | 1,841,700 |
| 7,656,586 – 10,830,300 | 0.96 | 1.000 | 1.000 | 1.000 | 2,368,000 | 2,368,000 | 2,368,000 |
| 10,830,301 – 18,235,633 | 0.97 | 1.000 | 1.000 | 1.000 | 3,315,400 | 3,315,400 | 3,315,400 |
| 18,235,634 – 55,262,300 | 0.98 | 1.000 | 1.000 | 1.000 | 5,525,950 | 5,525,950 | 5,525,950 |
| 55,262,301 – 67,235,134 | 0.99 | 1.000 | 1.000 | 1.000 | 16,578,700 | 16,578,700 | 16,578,700 |
| 67,235,135 – AND OVER | 1.00 | 1.000 | 1.000 | 1.000 | 16,578,700 | 16,578,700 | 16,578,700 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules
 State groups 7, 8 and 9 (zone or unlimited radius)

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|-----------------|---------------------|---------------------|-----------------|
| | | State Group 7 | State Group 8 | 9 Zone-rated | State Group 7 | State Group 8 | 9 Zone-rated |
| 7,121 – 10,072 | 0.02 | 0.831 | 0.790 | 0.779 | 59,200 | 56,250 | 55,500 |
| 10,073 – 13,085 | 0.03 | 0.847 | 0.812 | 0.800 | 64,000 | 61,350 | 60,450 |
| 13,086 – 16,162 | 0.04 | 0.857 | 0.827 | 0.814 | 67,300 | 64,900 | 63,900 |
| 16,163 – 19,305 | 0.05 | 0.865 | 0.838 | 0.824 | 69,900 | 67,700 | 66,550 |
| 19,306 – 22,516 | 0.05 | 0.871 | 0.846 | 0.831 | 72,050 | 70,050 | 68,800 |
| 22,517 – 25,797 | 0.06 | 0.875 | 0.854 | 0.838 | 73,900 | 72,100 | 70,750 |
| 25,798 – 29,150 | 0.07 | 0.880 | 0.861 | 0.844 | 75,650 | 74,000 | 72,550 |
| 29,151 – 32,579 | 0.08 | 0.884 | 0.867 | 0.849 | 77,250 | 75,800 | 74,250 |
| 32,580 – 36,085 | 0.09 | 0.887 | 0.872 | 0.854 | 78,850 | 77,500 | 75,850 |
| 36,086 – 39,671 | 0.10 | 0.891 | 0.878 | 0.859 | 80,350 | 79,200 | 77,450 |
| 39,672 – 43,340 | 0.11 | 0.894 | 0.883 | 0.863 | 81,800 | 80,850 | 79,000 |
| 43,341 – 47,095 | 0.11 | 0.897 | 0.888 | 0.867 | 83,300 | 82,450 | 80,550 |
| 47,096 – 50,939 | 0.12 | 0.900 | 0.893 | 0.871 | 84,750 | 84,100 | 82,050 |
| 50,940 – 54,874 | 0.13 | 0.903 | 0.897 | 0.875 | 86,200 | 85,700 | 83,600 |
| 54,875 – 58,906 | 0.14 | 0.905 | 0.902 | 0.879 | 87,650 | 87,350 | 85,100 |
| 58,907 – 63,036 | 0.15 | 0.908 | 0.906 | 0.883 | 89,150 | 89,000 | 86,650 |
| 63,037 – 67,268 | 0.16 | 0.911 | 0.911 | 0.886 | 90,650 | 90,650 | 88,200 |
| 67,269 – 71,608 | 0.17 | 0.913 | 0.915 | 0.890 | 92,150 | 92,300 | 89,800 |
| 71,609 – 76,057 | 0.17 | 0.916 | 0.919 | 0.893 | 93,650 | 94,000 | 91,400 |
| 76,058 – 80,622 | 0.18 | 0.918 | 0.923 | 0.897 | 95,200 | 95,750 | 93,000 |
| 80,623 – 85,306 | 0.19 | 0.921 | 0.927 | 0.900 | 96,800 | 97,500 | 94,650 |
| 85,307 – 90,114 | 0.20 | 0.923 | 0.931 | 0.903 | 98,400 | 99,250 | 96,300 |
| 90,115 – 95,051 | 0.21 | 0.925 | 0.934 | 0.907 | 100,050 | 101,050 | 98,050 |
| 95,052 – 100,123 | 0.22 | 0.928 | 0.938 | 0.910 | 101,750 | 102,900 | 99,750 |
| 100,124 – 105,334 | 0.23 | 0.930 | 0.942 | 0.913 | 103,450 | 104,750 | 101,550 |
| 105,335 – 110,691 | 0.24 | 0.932 | 0.945 | 0.916 | 105,200 | 106,650 | 103,350 |
| 110,692 – 116,200 | 0.25 | 0.934 | 0.948 | 0.919 | 106,950 | 108,550 | 105,250 |
| 116,201 – 121,868 | 0.26 | 0.936 | 0.951 | 0.922 | 108,800 | 110,550 | 107,100 |
| 121,869 – 127,701 | 0.27 | 0.938 | 0.954 | 0.925 | 110,700 | 112,550 | 109,050 |
| 127,702 – 133,707 | 0.27 | 0.941 | 0.957 | 0.928 | 112,600 | 114,600 | 111,050 |
| 133,708 – 139,893 | 0.28 | 0.943 | 0.960 | 0.930 | 114,550 | 116,700 | 113,100 |
| 139,894 – 146,269 | 0.29 | 0.945 | 0.963 | 0.933 | 116,600 | 118,850 | 115,200 |
| 146,270 – 152,842 | 0.30 | 0.947 | 0.965 | 0.936 | 118,650 | 121,000 | 117,350 |
| 152,843 – 159,622 | 0.31 | 0.948 | 0.968 | 0.938 | 120,800 | 123,250 | 119,550 |
| 159,623 – 166,620 | 0.32 | 0.950 | 0.970 | 0.941 | 123,000 | 125,550 | 121,800 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|-----------------|---------------------|---------------------|-----------------|
| | | State Group 7 | State Group 8 | 9 Zone-rated | State Group 7 | State Group 8 | 9 Zone-rated |
| 166,621 – 173,844 | 0.33 | 0.952 | 0.972 | 0.944 | 125,250 | 127,900 | 124,100 |
| 173,845 – 181,308 | 0.34 | 0.954 | 0.974 | 0.946 | 127,600 | 130,300 | 126,500 |
| 181,309 – 189,022 | 0.350.36 | 0.956 | 0.976 | 0.948 | 129,950 | 132,750 | 128,950 |
| 189,023 – 197,000 | 0.37 | 0.958 | 0.978 | 0.951 | 132,450 | 135,300 | 131,500 |
| 197,001 – 205,256 | 0.38 | 0.959 | 0.980 | 0.953 | 135,000 | 137,900 | 134,100 |
| 205,257 – 213,804 | | 0.961 | 0.982 | 0.955 | 137,600 | 140,550 | 136,800 |
| 213,805 – 222,660 | 0.39 | 0.963 | 0.983 | 0.957 | 140,300 | 143,300 | 139,550 |
| 222,661 – 231,841 | 0.40 | 0.964 | 0.985 | 0.959 | 143,150 | 146,150 | 142,400 |
| 231,842 – 241,365 | 0.41 | 0.966 | 0.986 | 0.961 | 146,050 | 149,100 | 145,350 |
| 241,366 – 251,252 | 0.42 | 0.967 | 0.987 | 0.963 | 149,050 | 152,100 | 148,450 |
| 251,253 – 261,523 | 0.43 | 0.969 | 0.988 | 0.965 | 152,150 | 155,200 | 151,600 |
| 261,524 – 272,200 | 0.44 | 0.970 | 0.989 | 0.967 | 155,350 | 158,450 | 154,850 |
| 272,201 – 283,310 | 0.45 | 0.972 | 0.990 | 0.969 | 158,700 | 161,750 | 158,250 |
| 283,311 – 294,877 | 0.46 | 0.973 | 0.991 | 0.971 | 162,150 | 165,200 | 161,750 |
| 294,878 – 306,931 | 0.47 | 0.974 | 0.992 | 0.972 | 165,750 | 168,800 | 165,400 |
| 306,932 – 319,504 | 0.48 | 0.976 | 0.993 | 0.974 | 169,500 | 172,550 | 169,200 |
| 319,505 – 332,629 | 0.49 | 0.977 | 0.994 | 0.976 | 173,400 | 176,400 | 173,150 |
| 332,630 – 346,344 | 0.50 | 0.978 | 0.994 | 0.977 | 177,500 | 180,450 | 177,250 |
| 346,345 – 360,690 | 0.51 | 0.979 | 0.995 | 0.978 | 181,700 | 184,600 | 181,550 |
| 360,691 – 375,711 | 0.52 | 0.981 | 0.996 | 0.980 | 186,150 | 189,000 | 186,000 |
| 375,712 – 391,456 | 0.53 | 0.982 | 0.996 | 0.981 | 190,750 | 193,600 | 190,650 |
| 391,457 – 407,979 | 0.54 | 0.983 | 0.997 | 0.982 | 195,600 | 198,350 | 195,550 |
| 407,980 – 425,337 | 0.55 | 0.984 | 0.997 | 0.984 | 200,650 | 203,350 | 200,650 |
| 425,338 – 443,598 | 0.56 | 0.985 | 0.997 | 0.985 | 206,000 | 208,650 | 206,000 |
| 443,599 – 462,833 | 0.57 | 0.986 | 0.998 | 0.986 | 211,600 | 214,150 | 211,600 |
| 462,834 – 483,121 | 0.58 | 0.987 | 0.998 | 0.987 | 217,450 | 219,950 | 217,500 |
| 483,122 – 504,553 | 0.59 | 0.988 | 0.998 | 0.988 | 223,650 | 226,050 | 223,750 |
| 504,554 – 527,227 | 0.60 | 0.988 | 0.998 | 0.989 | 230,150 | 232,500 | 230,300 |
| 527,228 – 551,255 | 0.61 | 0.989 | 0.999 | 0.990 | 237,050 | 239,350 | 237,200 |
| 551,256 – 576,761 | 0.62 | 0.990 | 0.999 | 0.991 | 244,350 | 246,550 | 244,500 |
| 576,762 – 603,887 | 0.63 | 0.991 | 0.999 | 0.991 | 252,100 | 254,200 | 252,300 |
| 603,888 – 632,791 | 0.64 | 0.991 | 0.999 | 0.992 | 260,300 | 262,350 | 260,500 |
| 632,792 – 663,655 | 0.65 | 0.992 | 0.999 | 0.993 | 269,050 | 271,000 | 269,300 |
| 663,656 – 696,685 | 0.66 | 0.993 | 0.999 | 0.994 | 278,400 | 280,250 | 278,600 |
| 696,686 – 732,118 | 0.67 | 0.993 | 1.000 | 0.994 | 288,350 | 290,150 | 288,600 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|---------------------|---------------------|-----------------|
| | | State Group 7 | State Group 8 | 9 Zone- rated | State Group 7 | State Group 8 | 9 Zone-rated |
| 732,119 – 770,224 | 0.68 | 0.994 | 1.000 | 0.995 | 299,050 | 300,750 | 299,300 |
| 770,225 – 811,319 | 0.70 | 0.995 | 1.000 | 0.995 | 310,550 | 312,150 | 310,800 |
| 811,320 – 855,769 | 0.71 | 0.995 | 1.000 | 0.996 | 322,900 | 324,450 | 323,200 |
| 855,770 – 904,002 | 0.72 | 0.996 | 1.000 | 0.996 | 336,300 | 337,750 | 336,550 |
| 904,003 – 956,522 | 0.73 | 0.996 | 1.000 | 0.997 | 350,800 | 352,150 | 351,050 |
| 956,523 – 1,013,927 | 0.74 | 0.996 | 1.000 | 0.997 | 366,600 | 367,850 | 366,850 |
| 1,013,928 – 1,076,934 | 0.75 | 0.997 | 1.000 | 0.998 | 383,800 | 385,000 | 384,100 |
| 1,076,935 – 1,146,402 | 0.76 | 0.997 | 1.000 | 0.998 | 402,700 | 403,800 | 403,000 |
| 1,146,403 – 1,223,381 | 0.77 | 0.998 | 1.000 | 0.998 | 423,550 | 424,550 | 423,800 |
| 1,223,382 – 1,309,157 | 0.78 | 0.998 | 1.000 | 0.998 | 446,600 | 447,550 | 446,850 |
| 1,309,158 – 1,405,330 | 0.79 | 0.998 | 1.000 | 0.999 | 472,300 | 473,150 | 472,550 |
| 1,405,331 – 1,513,912 | 0.81 | 0.998 | 1.000 | 0.999 | 501,100 | 501,900 | 501,350 |
| 1,513,913 – 1,637,472 | 0.82 | 0.999 | 1.000 | 0.999 | 533,600 | 534,300 | 533,800 |
| 1,637,473 – 1,779,337 | 0.83 | 0.999 | 1.000 | 0.999 | 570,550 | 571,200 | 570,750 |
| 1,779,338 – 1,943,900 | 0.84 | 0.999 | 1.000 | 0.999 | 613,000 | 613,550 | 613,200 |
| 1,943,901 – 2,137,082 | 0.85 | 0.999 | 1.000 | 1.000 | 662,200 | 662,700 | 662,350 |
| 2,137,083 – 2,367,061 | 0.86 | 0.999 | 1.000 | 1.000 | 719,900 | 720,350 | 720,100 |
| 2,367,062 – 2,645,457 | 0.88 | 1.000 | 1.000 | 1.000 | 788,650 | 789,000 | 788,800 |
| 2,645,458 – 2,989,358 | 0.89 | 1.000 | 1.000 | 1.000 | 871,800 | 872,150 | 871,950 |
| 2,989,359 – 3,424,966 | 0.90 | 1.000 | 1.000 | 1.000 | 974,500 | 974,800 | 974,650 |
| 3,424,967 – 3,994,607 | 0.91 | 1.000 | 1.000 | 1.000 | 1,104,600 | 1,104,850 | 1,104,700 |
| 3,994,608 – 4,771,390 | 0.92 | 1.000 | 1.000 | 1.000 | 1,274,700 | 1,274,850 | 1,274,800 |
| 4,771,391 – 5,893,411 | 0.93 | 1.000 | 1.000 | 1.000 | 1,506,600 | 1,506,750 | 1,506,700 |
| 5,893,412 – 7,656,585 | 0.95 | 1.000 | 1.000 | 1.000 | 1,841,600 | 1,841,700 | 1,841,650 |
| 7,656,586 – 10,830,300 | 0.96 | 1.000 | 1.000 | 1.000 | 2,367,950 | 2,368,000 | 2,368,000 |
| 10,830,301 – 18,235,633 | 0.97 | 1.000 | 1.000 | 1.000 | 3,315,350 | 3,315,400 | 3,315,400 |
| 18,235,634 – 55,262,300 | 0.98 | 1.000 | 1.000 | 1.000 | 5,525,950 | 5,525,950 | 5,525,950 |
| 55,262,301 – 67,235,134 | 0.99 | 1.000 | 1.000 | 1.000 | 16,578,700 | 16,578,700 | 16,578,700 |
| 67,235,135 – AND OVER | 1.00 | 1.000 | 1.000 | 1.000 | 16,578,700 | 16,578,700 | 16,578,700 |

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

FREQUENCY CREDIBILITY TABLE

| Number of Power Units | Credibility | Number of Power Units | Credibility |
|-----------------------|--------------------|-----------------------|-------------|
| 1 | 0.20 11 | 51 | 0.75 |
| 2 | 0.24 15 | 52 | 0.73 |
| 3 | 0.22 18 | 53 | 0.77 |
| 4 | 0.23 21 | 54 | 0.77 |
| 5 | 0.24 | 55 | 0.78 |
| 6 | 0.26 | 56 | 0.79 |
| 7 | 0.28 | 57 | 0.80 |
| 8 | 0.30 | 58 | 0.80 |
| 9 | 0.32 | 59 | 0.81 |
| 10 | 0.33 | 60 | 0.82 |
| 11 | 0.35 | 61 | 0.82 |
| 12 | 0.37 | 62 | 0.83 |
| 13 | 0.38 | 63 | 0.84 |
| 14 | 0.39 | 64 | 0.84 |
| 15 | 0.41 | 65 | 0.85 |
| 16 | 0.42 | 66 | 0.86 |
| 17 | 0.43 | 67 | 0.86 |
| 18 | 0.45 | 68 | 0.87 |
| 19 | 0.46 | 69 | 0.88 |
| 20 | 0.47 | 70 | 0.88 |
| 21 | 0.48 | 71 | 0.89 |
| 22 | 0.49 | 72 | 0.89 |
| 23 | 0.51 | 73 | 0.90 |
| 24 | 0.52 | 74 | 0.91 |
| 25 | 0.53 | 75 | 0.91 |
| 26 | 0.54 | 76 | 0.92 |
| 27 | 0.55 | 77 | 0.92 |
| 28 | 0.56 | 78 | 0.93 |
| 29 | 0.57 | 79 | 0.94 |
| 30 | 0.58 | 80 | 0.94 |
| 31 | 0.59 | 81 | 0.95 |
| 32 | 0.60 | 82 | 0.95 |
| 33 | 0.61 | 83 | 0.96 |
| 34 | 0.61 | 84 | 0.97 |
| 35 | 0.62 | 85 | 0.97 |
| 36 | 0.63 | 86 | 0.98 |
| 37 | 0.64 | 87 | 0.98 |
| 38 | 0.65 | 88 | 0.99 |
| 39 | 0.66 | 89 | 0.99 |
| 40 | 0.67 | 90+ | 1.00 |
| 41 | 0.67 | | |
| 42 | 0.68 | | |
| 43 | 0.69 | | |
| 44 | 0.70 | | |
| 45 | 0.71 | | |
| 46 | 0.71 | | |
| 47 | 0.72 | | |
| 48 | 0.73 | | |
| 49 | 0.74 | | |
| 50 | 0.75 | | |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

D – PHYSICAL DAMAGE ELIGIBILITY

Definition of "Risk"

The term "risk" as used in this Plan means the fire, theft, comprehensive, and miscellaneous automobile physical damage exposures or the collision exposures or any combination thereof, of any one insured which are to be rated. Other than permanently leased owner operators, allied or subsidiary interests shall not be included unless the insured holds a majority financial interest therein.

How the rating plan is applied

The experience and schedule modifications for the risk shall be determined in accordance with the procedure described in this Plan and are applied to the otherwise chargeable premium for the policy being rated. When both experience and schedule modifications apply, they will be added together and applied to the otherwise chargeable premium.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

E – Physical Damage Experience Rating

Size of Risk Eligibility

Any risk that has 1 or more automobile exposures shall be eligible for the application of the experience rating modification provisions of this plan.

Physical Damage Experience Rating Steps

Calculate formula below:

$$\text{Experience Mod} = \left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Formula Definitions

Historical Frequency = Weighted Prior Claim Count / Weighted Prior Power Unit Count

Weighted Prior Claim Count = 1.3 x (current partial year Claim Count) + 1.3 x (1st prior year Claim Count) + 1 x (2nd prior year Claim Count) + 0.7 x (3rd prior year Claim Count)

Weighted Prior Power Unit Count = 1.3 x (current partial year Power Unit Count) + 1.3 x (1st prior year Power Unit Count) + 1 x (2nd prior year Power Unit Count) + 0.7 x (3rd prior year Power Unit Count)

Current partial year claim count is the count of claims from the current incomplete policy period.

Prior year claim count is the count of claims from the completed policy terms from prior years. Up to 3 completed policy terms will be used.

Example 1: A policy with an effective date of 1/1/2016, for which a quote is released to the customer on 10/1/2015 will count the claims from the following time period:

Current partial year claim count: 1/1/2015 to 9/30/2015
1st prior year claim count: 1/1/2014 to 12/31/2014
2nd prior year claim count: 1/1/2013 to 12/31/2013
3rd prior year claim count: 1/1/2012 to 12/31/2012

Expected Radius Frequency = 0.08 for All Radii.

Cap the result of the above calculation so that the Experience Mod factor will not be less than the minimum value in the table below:

| # Power Units | Minimum Mod | Maximum Mod |
|---------------|-------------|-------------|
| 1+ | -0.15 | 0.25 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules
FREQUENCY CREDIBILITY TABLE

| Number of PowerUnits | Credibility | Number of Units | Credibility |
|----------------------|-------------|-----------------|-------------|
| 1 | 0.04 | 251-259 | 0.58 |
| 2 | 0.05 | 260-268 | 0.59 |
| 3 | 0.06 | 269-277 | 0.60 |
| 4 | 0.07 | 278-286 | 0.61 |
| 5 | 0.08 | 287-296 | 0.62 |
| 6 | 0.09 | 297-305 | 0.63 |
| 7-8 | 0.10 | 306-315 | 0.64 |
| 9-10 | 0.11 | 316-325 | 0.65 |
| 11 | 0.12 | 326-335 | 0.66 |
| 12-13 | 0.13 | 336-345 | 0.67 |
| 14-15 | 0.14 | 346-355 | 0.68 |
| 16-18 | 0.15 | 356-366 | 0.69 |
| 19-20 | 0.16 | 367-376 | 0.70 |
| 21-23 | 0.17 | 377-387 | 0.71 |
| 24-25 | 0.18 | 388-398 | 0.72 |
| 26-28 | 0.19 | 399-409 | 0.73 |
| 29-31 | 0.20 | 410-420 | 0.74 |
| 32-35 | 0.21 | 421-432 | 0.75 |
| 36-38 | 0.22 | 433-443 | 0.76 |
| 39-41 | 0.23 | 444-455 | 0.77 |
| 42-45 | 0.24 | 456-467 | 0.78 |
| 46-49 | 0.25 | 468-479 | 0.79 |
| 50-53 | 0.26 | 480-491 | 0.80 |
| 54-57 | 0.27 | 492-503 | 0.81 |
| 58-61 | 0.28 | 504-516 | 0.82 |
| 62-65 | 0.29 | 517-528 | 0.83 |
| 66-70 | 0.30 | 529-541 | 0.84 |
| 71-75 | 0.31 | 542-554 | 0.85 |
| 76-80 | 0.32 | 555-567 | 0.86 |
| 81-85 | 0.33 | 568-580 | 0.87 |
| 86-90 | 0.34 | 581-593 | 0.88 |
| 91-95 | 0.35 | 594-607 | 0.89 |
| 96-101 | 0.36 | 608-621 | 0.90 |
| 102-106 | 0.37 | 622-635 | 0.91 |
| 107-112 | 0.38 | 636-648 | 0.92 |
| 113-118 | 0.39 | 649-662 | 0.93 |
| 119-124 | 0.40 | 663-677 | 0.94 |
| 125-130 | 0.41 | 678-691 | 0.95 |
| 131-136 | 0.42 | 692-706 | 0.96 |
| 137-143 | 0.43 | 707-720 | 0.97 |
| 144-150 | 0.44 | 721-735 | 0.98 |
| 151-156 | 0.45 | 736-750 | 0.99 |
| 157-163 | 0.46 | 751+ | 1.00 |
| 164-171 | 0.47 | | |
| 172-178 | 0.48 | | |
| 179-185 | 0.49 | | |
| 186-193 | 0.50 | | |
| 194-201 | 0.51 | | |
| 202-209 | 0.52 | | |
| 210-217 | 0.53 | | |
| 218-225 | 0.54 | | |
| 226-233 | 0.55 | | |
| 234-242 | 0.56 | | |
| 243-250 | 0.57 | | |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

X. Schedule Rating

1.0 Auto Liability Schedule Rating

A schedule rating modification may also be applied to the otherwise chargeable premium in accordance with the following table to reflect such characteristics of the risk as are not reflected in its experience.

Schedule Rating Modifications – subject to a maximum debit of 25% or credit of 25% not including the expense variation factor.

| CATEGORY | Excellent | Good | Average | Below Average |
|------------------------------|--|--|---|--|
| Management | Current management in place 5+ years, written driver standards | Current management in place 3+ years, written driver standards | Current management in place 2+ years, no written driver standards | Current management in place less than 2 years, no written driver standards |
| Drivers | Excellent drivers, very low turnover | Good drivers, low turnover | Average drivers, average turnover | Below average drivers, above average turnover |
| Claim Frequency | No claims or low claim frequency | Low to average claim frequency | Average to above average claim frequency | Above average to high claim frequency |
| Equipment | No equipment over 5 years old or excellent maintenance procedures | No equipment over 7 years old or good maintenance procedures | No equipment over 10 years old or average maintenance procedures | Some equipment over 10 years old or below average maintenance procedures |
| Nature of Operation or Cargo | Regular pickup routes, little to no variability in operations year to year | Regular pickup routes, some variability in operations year to year | Irregular pickup routes, operations have varied from year to year | The risk has recently embarked on new public auto services |
| Safety Organization | DOT rating satisfactory | DOT rating satisfactory | DOT rating conditional with plan to improve | DOT rating unsatisfactory or conditional with no written plan to improve |
| CREDIT RANGE | 0-25% credit | 0-15% credit | 0-15% debit | 16 to 25% debit |

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Commercial Auto Liability and Physical Damage Rates and Rules

2.0 Auto Physical Damage Schedule Rating

A schedule rating modification may also be applied to the otherwise chargeable premium in accordance with the following table to reflect such characteristics of the risk as are not reflected in its experience.

Schedule Rating Modifications – subject to a maximum debit of 25% or credit of 25% not including the expense variation factor.

| CATEGORY | Excellent | Good | Average | Below Average |
|------------------------------|--|--|---|--|
| Management | Current management in place 5+ years, written driver standards | Current management in place 3+ years, written driver standards | Current management in place 2+ years, no written driver standards | Current management in place less than 2 years, no written driver standards |
| Drivers | Excellent drivers, very low turnover | Good drivers, low turnover | Average drivers, average turnover | Below average drivers, above average turnover |
| Claim Frequency | No claims or low claim frequency | Low to average claim frequency | Average to above average claim frequency | Above average to high claim frequency |
| Equipment | No equipment over 5 years old or excellent maintenance procedures | No equipment over 7 years old or good maintenance procedures | No equipment over 10 years old or average maintenance procedures | Some equipment over 10 years old or below average maintenance procedures |
| Nature of Operation or Cargo | Regular pickup routes, little to no variability in operations year to year | Regular pickup routes, some variability in operations year to year | Irregular pickup routes, operations have varied from year to year | The risk has recently embarked on new public auto services |
| Safety Organization | DOT rating satisfactory | DOT rating satisfactory | DOT rating conditional with plan to improve | DOT rating unsatisfactory or conditional with no written plan to improve |
| CREDIT RANGE | 0-25% credit | 0-15% credit | 0-15% debit | 16 to 25% debit |

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Canal Insurance Company –California

Commercial Auto Liability and Physical Damage Rates and Rules

I. General Rules

The following rules apply to auto liability and physical damage lines of business unless otherwise specified.

1.0 Application of Manual

This manual contains the rules, rates and rating procedures for auto liability and physical damage.

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Commercial Auto Liability and Physical Damage Rates and Rules

2.0 Effective Date

The effective date or distribution date will be shown in the table of contents unless otherwise indicated on the pages.

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Commercial Auto Liability and Physical Damage Rates and Rules

3.0 Policy Term

Policies may be written for a specific term of one year or less or on a continuous basis.

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Commercial Auto Liability and Physical Damage Rates and Rules

4.0 Premium Computation

1. One year or short term policies: Compute the premium at the rates in effect at policy inception.
2. Continuous policies: Compute the premium at inception using the rates in effect at that time. At each anniversary, compute the premium using the rates in effect at each anniversary. Each anniversary date shall be deemed the effective date for the purpose of non-renewing or re-rating.

All rates displayed in this manual are annual rates.

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Commercial Auto Liability and Physical Damage Rates and Rules

5.0 Factors or Multipliers

Factors or multipliers are to be applied consecutively and not added together, unless otherwise specified.

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Commercial Auto Liability and Physical Damage Rates and Rules

6.0 Rounding Procedure

1. Rates

Round rates, factors, and multipliers after the final calculation to five decimal places.

2. Premium

For each coverage for which a separate premium is calculated, truncate the decimals.

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Commercial Auto Liability and Physical Damage Rates and Rules

7.0 Interpolation Rule

A. Combined Single Limits

Compute premium for combined single limits not shown by interpolation. Calculate as follows:

- a. Select the premiums for the limits immediately above and below the new limit for which you need to interpolate.
- b. Calculate a fraction by using the difference between the lower limit and the new limit divided by the difference between the lower limit and the upper limit.
- c. Multiply this fraction times the difference between the premium for the upper limit and the premium for the lower limit.
- d. Round to the nearest whole number - round up if the fraction is .5 or greater and down if it is less than .5 and add to the lower limit premium.

B. Split Liability Limits

To convert single limit premiums to premiums for split liability coverage, at separate limits per person, per accident for bodily injury and per accident for property damage, calculate as follows:

- a. Determine the desired split limits of coverage.
- b. Multiply the bodily injury per person limit by a split limit weight factor of 0.50.
- c. Multiply the bodily injury per accident limit by a split limit weight factor of 0.45.
- d. Multiply the property damage per accident limit by a split limit weight factor of 0.15.
- e. Convert the desired split limits of coverage to a comparable single limit of coverage by adding the results of **b.**, **c.**, and **d.**
- f. Using the comparable combined single limit determined in **e.**, refer to the single limit increased liability limits tables for the appropriate increased limit factor.

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Commercial Auto Liability and Physical Damage Rates and Rules

8.0 Policy Writing Minimum Premium

Power Units & Trailers - \$150

Public Auto - \$500

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Commercial Auto Liability and Physical Damage Rates and Rules

9.0 Additional Premium Changes

Calculation of Premium

1. Pro-rate all changes requiring additional premium.
2. Apply the rates and rules in effect on the effective date of fixed term policies, or, on the anniversary date of continuous policies.
3. When a vehicle is added to the policy it is added on the date the request is received by Canal or Canal's agent.

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Commercial Auto Liability and Physical Damage Rates and Rules

10.0 Individual Risk Situations

- A. Restrictions Of Coverage Or Increased Rate
Policies may be issued with special restrictions if the insured agrees in writing and the policy would not be written otherwise.
- B. Refer To Canal
1. Rating or Classifying
Refer to Canal for rating or classifying any risk or exposure for which:
 - a. The manual rate or applicable classification is clearly demonstrated to be inappropriate because of the unique or unusual feature of the risk
 - b. The coverage to be written is broader than that contained in the applicable Standard Coverage Part; or
To the extent that forms filing requirements apply, they must be followed.
 - c. There is proof that, for a specified coverage, the named risk is qualified for placement of such insurance with an unauthorized insurer, and the insured agrees to the proposed rate or premium to be charged; or
 - d. Increased limits are provided and the annual increased limits written premium determined by customary rating procedures is \$2,500 or more and the increased limits are in excess of \$25,000/25,000 bodily injury and \$25,000 property damage or \$25,000 combined single limit. Refer to company only for that portion of the premium in excess of the basic limits written premium; or
 - e. Excess insurance is being provided. Excess insurance means liability insurance provided in an amount not less than \$1,000,000 in excess of a specified retained limit provided such retained limit is not less than:
 - 1) \$350,000 combined single limit, as respects those exposures covered by underlying insurance, and
 - 2) \$10,000 each accident for bodily injury liability and property damage liability combined, as respects those exposures not covered by underlying insurance; or
 - f. The risk develops \$100,000 or more annual manual basic limit premium individually or in any combination with General Liability, Crime, or Glass.
 2. Restriction of Coverage
Refer to company if a Coverage Part providing the insurance contemplated by an applicable classification and rate is endorsed to restrict coverage for hazards not common to all risks within the class.
Note
To the extent that forms filing requirements apply, they must be followed.
 3. Facultative Reinsurance
Where liability increased limits are provided (or where there is a concentration of physical damage values) and the risk is reinsured on a facultative basis. The following rating procedure is available for the determination of the applicable premium:
 - a. Manual rules and rates shall apply regardless of whether the limits of liability (or values) are retained by the company or are insured by means of facultative reinsurance.
 - b. The insured shall not be charged any additional premium for the cost of facultative reinsurance.
- C. Filing Obligations
When a particular risk is modified in accordance with Paragraph B., companies should maintain a complete file, including all details of the factors used in determining the modification and make the file available to state regulators on request. Such modifications need not be filed with the state regulator.
Note
Rates shall not be inadequate, excessive or unfairly discriminatory.

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Commercial Auto Liability and Physical Damage Rates and Rules

11.0 Return Premium Changes (other than cancellations)

Premium Computation

1. Compute return premium at the rates used to calculate the policy premium.
2. Compute return premium pro rata when any coverage or exposure is deleted or an amount of insurance is reduced.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

II. Cancellations

1.0 Calculation Method

Compute return premium pro rata, multiply by a factor of .90, and round to the next higher whole dollar when a policy is cancelled:

- Insured writes or calls premium finance company to cancel policy.
- Lost Policy Release or original policy returned.
- Insured has requested cancellation.

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Commercial Auto Liability and Physical Damage Rates and Rules

2.0 Other Calculations

If Section 1.0 does not apply, compute return premium pro rata when a policy is cancelled.

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Commercial Auto Liability and Physical Damage Rates and Rules

3.0 Cancellations – Date of Cancellation

- When the policy is subject to advance cancellation notice requirements due to motor carrier filings, we will not cancel the policy sooner than the required notice.
- When the insured requests cancellation and there are no advance notice requirements to third parties, the policy will be cancelled on the date the insured's request is received by Canal or Canal's general agent or the date requested by the insured, whichever is later.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

III. Auto Liability Section

The rules in the following section apply to Auto Liability coverage.

1.0 Commercial Auto Program

The following section contains the rules for Trucks, Tractors, Mobile Equipment, Trailers, and Public Autos.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.1 Liability Rating Rules

Select the applicable base rate and rating factors based on:

1. Radius
2. Deductible
3. Limit of liability
4. Insurance Score of the business owner (1-10 power units only)
5. Time in Business
6. Number of power units (Fleet Factor)
7. Rating Class (flatbed, dumping, limousine, etc.) – (select the rating class that most specifically describes the operation).
8. Type of vehicle – truck, tractor, mobile equipment, trailer, or public auto
9. Gross vehicle weight (for power units, passenger size for public auto)
10. Driver age, experience, violation, tenure and accident history (1-10 power units only)
11. Garaging location
12. Territories traveled to or through
13. Commodity/Use
14. Commercial Credit

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Commercial Auto Liability and Physical Damage Rates and Rules

1.2 Classification Notes

1. Radius- Determine radius on a straight line distance from the principal garaging location. Determine the percent of trips in each of the available radius categories and use the radius classification that generates the highest premium unless it can be shown that over 80% of the vehicle's deliveries fall into lower rated radius classifications, in which case, use the next lower rated classification. Local is defined as 0-300 mile radius from the garaging address.
2. Vehicle Type – Determine if the unit is a truck, tractor, mobile equipment, or trailer and its gross vehicle weight (or passenger size for public auto) and choose the applicable vehicle type from the available categories.
3. Garaging Territory – Determine the territory code based on the zip code of the unit's garaging location.
4. Rating Class – Determine the rating class that best describes the primary operation of the unit.
5. Calculate the premium according to the rates in Section VIII. Rate Pages.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.3 Composite Rating

A composite rate may be computed at policy inception on risks with 11 or more like units by dividing the total calculated premium of all like vehicles by the total count of like vehicles. The composite rate is then applied to all like vehicles added during the policy period. Calculate a new rate at each anniversary.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.4 Driveaway and Repossessor Risks

Driveaway Risks

A person, firm or corporation who drives away vehicles under their own power for factories or auto dealers may be insured for the operation of such autos. Liability, medical payments, uninsured motorists, and physical damage may be provided.

For each set of registration plates not issued for attachment to a specific auto, rate as one power unit. Attach the appropriate endorsement form. Plate numbers are schedule on the policy and coverage applies to the vehicle when the plate is attached.

Classify as:

Radius: 0-75, 0-150, 0-300, 0-500, Unlimited (as applicable)

Rating Class: Driveaway

Vehicle Type: Driveaway

Vehicle Load Range: 20,001 – 45,000 or Over 45,000 as applicable

Commodity/Use: Automobiles – Excluding on-hook, rollback, classic or antique

Repossessors

A person, firm or corporation who drives away repossessed vehicles. Liability, medical payments, uninsured motorists, and physical damage may be provided.

For each set of registration plates not issued for attachment to a specific auto, rate as one power unit. Attach the appropriate endorsement form. Plate numbers are scheduled on the policy and coverage applies to the vehicle when the plate is attached.

Classify as:

Radius: 0-75

Rating Class: Towing and Recovery

Vehicle Type: Truck

Vehicle Load Range: 0 – 10,000

1.5 Gross Receipts or Mileage Basis

Auto liability on risks may be written on the gross receipts rating basis or the mileage rating basis.

The policy must cover the insured for all vehicles and trailers used in the insured's operations.

Scheduled vehicle premium may be converted to a rate per \$100 of gross receipts or per 100 miles according to the following procedure for each coverage:

1. For each vehicle rating classification, determine the number of vehicles anticipated to be operated during the next 12 month period. Determine the estimated annual premium for these vehicles using the current rates and rating plans in this manual.
2. Determine the estimated gross receipts or mileage corresponding with the 12 month time period indicated in step 1 above.
3. Divide the estimated annual premium determined in step 1 by the anticipated gross receipts or mileage in step 2 and multiply by 100 to get the rate per 100 miles or per \$100 of gross receipts. The rate is rounded to 3 decimal points.
4. Apply the rate in step 3 to the monthly reported gross receipts or mileage to determine the monthly premium.
5. Monthly or annual minimums may be calculated based on percentage of estimated annual premium.
6. At the end of each 12 month period an audit is performed to confirm that the reported 12 months of mileage or receipts were accurate. The total premium due is the actual annual receipts or mileage times the rate or the annual minimum premium, whichever is higher.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.6 Fleet Factor

Fleet (Number of Power Units) factors change according to the following categories:

| Power Units |
|-------------|
| 1 |
| 2-4 |
| 5 |
| 6 |
| 7 |
| 8-10 |
| 11-15 |
| 16-25 |
| 26-50 |
| 51+ |

1. Do not include autos owned by allied or subsidiary interests unless the insured holds a majority financial interest.
2. Do not include mobile equipment insured on any other policy in determining if the risk is a fleet.
3. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk otherwise is classified as a fleet.
4. Do not change the fleet or non-fleet classification because of mid-term changes in the number of owned autos except at the request of the insured. The policy must be cancelled and rewritten in accordance with the cancellation rule.

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1.7 Time in Business Factor

The time in business factor is established at the inception of each policy and does not change during the policy period.

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1.8 Mobile Equipment

If mobile equipment is subject to motor vehicle registration requirements and to the state's financial responsibility or compulsory insurance laws, the units may be added to the auto policy. Attach the appropriate endorsement form.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.9 Non-Trucking Liability

Insurance may be written to cover only non-business use of the vehicle.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.10 Venue Rating

For risks with unlimited radius, the venue factor will be calculated by weighting the miles reported in International Fuel Tax Agreement during the last four quarters by each region factor. If IFTAs are unavailable or incomplete, the risk will be rated using zone rating.
Long Distance Regional Definitions

Northeastern States

District of Columbia, Massachusetts, Connecticut, Delaware, New Jersey, Rhode Island, Maryland, New York, New Hampshire, Vermont, Maine, and Pennsylvania

Southern States

Virginia, Georgia, Alabama, North Carolina, South Carolina, and Tennessee

Midwestern States

West Virginia, Illinois, Ohio, Michigan, Missouri, Indiana, Kentucky, Wisconsin, Minnesota, and Iowa

South-Central States

Mississippi, Louisiana, Texas, Arkansas, and Oklahoma

Western States

Washington, Arizona, Colorado, Nevada, Oregon, Kansas, Utah, Montana, Idaho, Nebraska, New Mexico, North Dakota, South Dakota, and Wyoming

Florida

Florida

California

California

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Commercial Auto Liability and Physical Damage Rates and Rules

1.11 Zone Rating

Long Distance Zone Definitions

Zone 1

BALTIMORE-WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories; the entire District of Columbia; and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.

LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernardino, California territories.

MIAMI Zone includes Miami and Miami Beach, Florida territories.

NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties; all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories, and Darien-Greenwich and Stamford, Connecticut territories.

PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware County (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories; Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.

SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.

Zone 2

ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.

BOSTON Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.

BUFFALO Zone includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls and Niagara Falls Suburban, New York Territories.

CHICAGO Zone includes all of Cook and Du Page County territories, Lake County (Balance), Waukegan – North Chicago and all Chicago, Illinois Territories; East Chicago, Indiana territories.

DALLAS-FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.

DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.

HARTFORD Zone includes all of Hartford and New Haven Counties, and Bridgeport and Fairfield-Stratford, Connecticut territories.

HOUSTON Zone includes all of Chambers, Galveston and Harris Counties.

NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.

PITTSBURGH Zone includes all of Alleghany and Beaver Counties, Pennsylvania territories.

SAN DIEGO Zone includes San Diego Metropolitan and all of San Diego County, California territories.

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Zone 3

CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.

CINCINNATI Zone includes Cincinnati, Dayton, and Hamilton, Middletown, Ohio; and Covington-Newport, Kentucky territories.

CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.

DENVER Zone includes Denver and North Central, Colorado territories.

EASTERN Zone includes the states of Delaware (excluding Philadelphia zone), Maryland (excluding Baltimore-Washington zone), New York (excluding Buffalo and New York City zones), New Jersey (excluding New York City and Philadelphia zones), and Pennsylvania (excluding Philadelphia and Pittsburgh zones).

GULF Zone includes the states of Alabama, Louisiana (excluding New Orleans zone), and Mississippi.

INDIANAPOLIS Zone includes all of Marion County, Indiana territory.

JACKSONVILLE Zone includes all of Jacksonville, Florida territory.

KANSAS CITY Zone includes all of Kansas City, Kansas; and Independence and all Kansas City, Missouri territories.

LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.

LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.

MEMPHIS Zone includes all of Shelby County, Tennessee territory.

MILWAUKEE Zone includes Kenosha; Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.

MINNEAPOLIS-ST. PAUL Zone includes Minneapolis Metropolitan and Suburban; and St. Paul Metropolitan and Suburban, Minnesota territories.

NASHVILLE Zone includes all of Davidson County, Tennessee territory.

NEW ENGLAND Zone includes the states of Connecticut (excluding Hartford and New York City zones), Maine, Massachusetts (excluding Boston zone), New Hampshire, Rhode Island and Vermont.

OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.

OMAHA Zone includes all of Douglas and Sarpy, Nebraska Counties and Council Bluffs, Iowa Territory.

PHOENIX Zone includes Mesa-Tempe and Phoenix, Arizona territories.

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PORTLAND Zone includes all of Portland, Portland Semi-Suburban and Portland Suburban, Oregon and Vancouver, Washington territories.

RICHMOND Zone includes all of Richmond, Virginia territory.

ST. LOUIS Zone includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.

SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.

SEATTLE Zone Includes Seattle Metropolitan and Suburban Washington territories.

SOUTHEAST Zone includes the states of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone, North Carolina (excluding Charlotte Zone), South Carolina and Virginia (excluding Baltimore – Washington and Richmond Zones.)

TULSA Zone includes all of Tulsa, Oklahoma territory.

Zone 4

REMAINDER OF COUNTRY.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.12 Risk Tier Rating Plan

Eligibility: Risks with Auto Liability coverage are eligible. Public Auto risks and Non-Trucking risks are not eligible.

Coverage Limitations: This plan applies to Bodily Injury and Property Damage Liability coverage only.

Rating Procedure: Determine the Risk Tier based upon policy characteristics and publically available data. Risks that do not receive a score will be assigned to a Neutral Risk tier. Multiply the premium for eligible coverages by the factor so determined.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.13 Vehicle Age Factor

Eligibility: Risks with Auto Liability coverage are eligible. Non-Trucking risks are not eligible.

Coverage Limitations: This plan applies to Bodily Injury and Property Damage Liability coverage only.

Rating Procedure: Determine the Vehicle Age for each vehicle. Multiply the premium for eligible coverages by the factor shown in the rate section

IV. Liability Rating Algorithm

Per Unit

Auto Liability – BI liability and PD liability Formula for all classes except non-trucking:

If IFTAs are submitted:

$$([\text{BasePremium}] * [\text{RadiusFactor}] * [\text{VehicleTypeFactor}] * [\text{RatingClassFactor}] * [\text{IncreasedLimitFactor}] * [\text{TimeInBusinessFactor}] * [\text{TerritoryFactor}] * [\text{MarketTierFactor}] * [\text{AverageDriverFactor}] * [\text{NrPowerUnitsFactor}] * [\text{CommodityFactor}] * [\text{VenueFactor}] * [\text{RiskTierFactor}] * [\text{DriverToVehicleRatio}] * [\text{VehicleAgeFactor}] * [\text{CommercialCreditTierFactor}]) + [\text{LiabilityExpenseConstant}]$$

The product of Market Tier Factor and Risk Tier Factor will be limited between 0.58 and 1.80

If IFTAs are not submitted:

$$([\text{BasePremium}] * [\text{RadiusFactor}] * [\text{VehicleTypeFactor}] * [\text{RatingClassFactor}] * [\text{IncreasedLimitFactor}] * [\text{TimeInBusinessFactor}] * [\text{TerritoryFactor}] * [\text{MarketTierFactor}] * [\text{AverageDriverFactor}] * [\text{NrPowerUnitsFactor}] * [\text{CommodityFactor}] * [\text{VenueFactor}] * [\text{RiskTierFactor}] * [\text{DriverToVehicleRatio}] * [\text{VehicleAgeFactor}] * [\text{CommercialCreditTierFactor}]) + [\text{LiabilityExpenseConstant}]$$

The product of Market Tier Factor and Risk Tier Factor will be limited between 0.58 and 1.80

The MarketTierFactor and AverageDriverFactor only apply to risks with 10 or fewer power units.

Non-Trucking Liability

$$[\text{BasePremium}] * [\text{IncreasedLimitFactor}] * [\text{MarketTierFactor}] * [\text{AverageDriverFactor}] * [\text{RatingClassFactor}] + [\text{LiabilityExpenseConstant}]$$

Uninsured Motorist – UMBI and UMP

$$[\text{BasePremium}] * [\text{IncreasedLimitFactor}]$$

Medical Payments – Med Pay

$$[\text{MedPayPremium}]$$

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Commercial Auto Liability and Physical Damage Rates and Rules

V. Physical Damage Section

The following section applies to Physical Damage coverage.

1.0 Commercial Auto Program

The following section contains the rules for Trucks, Tractors, Trailers, and Public Autos.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.1 Physical Damage Rating Rules

Physical damage is rated on a stated amount basis.

Select the applicable base rate and rating factors based on:

1. Radius
2. Deductible
3. Stated Value of the vehicle
4. Insurance Score of the business owner (1-10 power units only)
5. Time in Business
6. Number of power units (Fleet Factor)
7. Rating Class (flatbed, dumping, limousine etc.) – select the rating class that most specifically describes the operation.
8. Type of vehicle – truck, tractor, mobile equipment, trailer, or public auto
9. Gross vehicle weight (for power units, passenger size for public autos)
10. Driver age, experience, tenure, violation and accident history (1-10 power units only)
11. Garaging location
12. Territories traveled to or through.
13. Commodity/Use
14. Commercial Credit

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Commercial Auto Liability and Physical Damage Rates and Rules

1.2 Commercial Auto Towing Coverage

In addition to the Limit of Insurance, when a covered “auto” is disabled from a covered cause of “loss” we will pay the towing cost to the nearest repair facility capable of making the necessary repairs and storage costs of a covered “auto” after towing while awaiting repair. In addition to the Limit of Insurance, when a covered “auto” is disabled from a covered cause of “loss” we will pay the towing cost to the nearest repair facility capable of making the necessary repairs. This coverage is provided at no charge.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.3 Composite Rating

A composite rate may be computed at policy inception on risks with 11 or more power units by dividing the total calculated premium of all like vehicles by the total count of like vehicles. The composite rate is then applied to all like vehicles added during the policy period. Calculate a new rate at each anniversary.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.4 Non-Owned Trailer Physical Damage Coverage

This rule applies to physical damage insurance on trailers not owned by the named insured while attached to covered power units owned by the named insured.

A. Coverage

Coverage is provided by using symbol 12 on the Business Auto Declarations, and completing Item Seven, Trailers You Do Not Own While Attached to Autos You Own.

B. Rates and Rating Procedure

For non-owned trailers, charge the appropriate physical damage rate(s) for the exposure.

The deductible is \$1,000.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.5 Trailer Interchange Coverage

This rule applies to physical damage insurance for legal liability coverage for damage to trailers in the care custody and control of the named insured under a trailer interchange agreement.

A. Coverage

Coverage is provided by using symbol 13 on the Business Auto Declarations, and completing Item Six, Trailer Interchange Coverage.

B. Rates and Rating Procedure

For trailers under a trailer interchange agreement, charge the appropriate physical damage rate(s) for the exposure.

The deductible is \$1,000.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.6 Audio, Visual and Data Electronic Equipment

Refer to Enhanced Physical Damage Rule 1.8.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.7 Moratorium on Binding New Coverage

There is a moratorium on binding and quoting new physical damage coverage where the National Weather Service issues a hurricane, tornado, hail or severe weather watch or warning.

No new business policies may be bound and physical damage coverage may not be endorsed onto the policy until the watch and/or warning has been lifted by the National Weather Service.

Renewals may be bound with the same coverage and limits as the expiring policy. A renewal may not be bound with physical damage coverage that was not in effect on the expiring policy.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.8 Enhanced Physical Damage Coverage

A. Standard Enhanced Physical Damage Coverage will provide the following coverage:

For Electronic Equipment, Personal Effects Coverage, Miscellaneous Equipment Used with Covered Autos or Trailers, Mechanical Breakdown Coverage, and Diminishing Deductible. See applicable endorsement.

See rate section for rates.

B. Preferred Enhanced Physical Damage Coverage will provide the following coverage:

For Electronic Equipment, Personal Effects Coverage, Miscellaneous Equipment Used with Covered Autos or Trailers, Mechanical Breakdown Coverage, Emergency Expenses, Rental Reimbursement, and Diminishing Deductible. See applicable endorsement.

See rate section for rates.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.9 Garage Keepers' Insurance – Premium Development

Premium Computation

Schedule & Experience Rating and Additional Surcharges and Factors do not apply.

Multiply the base rate times the applicable factors. Round up after the Coverage Type factor to a whole dollar amount. After applying the deductible and limit factors, truncate the final premiums to a whole dollar amount.

1. Base Rate: \$1,350

Multiply by the following factors when applicable:

- Legal Liability 0.75
- Direct coverage – primary basis (w/o regard to legal liability) 1.00
- Direct coverage – excess over customer's policy (w/o regard to legal liability) 0.85

2. Coverage Type:

- Comprehensive 1.00
- Specified Causes of Loss 0.85
- Collision 0.60

3. Deductibles

Comprehensive or Specified Causes of Loss

- 100/500 1.34
- 250/1000 1.20
- 500/2500 1.00
- 1000/5000 0.67
- 2500/10000 0.47
- 5000/25000 0.35
- No coverage 0.00

Collision

- 100 2.00
- 250 1.30
- 500 1.00
- 1000 0.90
- 2500 0.70
- 5000 0.49
- No coverage 0.00

4. Limits

| Limit | Factor | Limit | Factor | Limit | Factor |
|--------|--------|---------|--------|-----------|--------|
| 6,000 | 0.05 | 75,000 | 0.29 | 750,000 | 2.20 |
| 7,500 | 0.06 | 90,000 | 0.40 | 900,000 | 2.58 |
| 9,000 | 0.07 | 120,000 | 0.49 | 1,200,000 | 3.29 |
| 12,000 | 0.09 | 150,000 | 0.57 | 1,500,000 | 3.93 |
| 15,000 | 0.10 | 180,000 | 0.66 | 2,000,000 | 4.44 |
| 18,000 | 0.12 | 225,000 | 0.79 | 2,500,000 | 4.84 |
| 22,500 | 0.14 | 250,000 | 0.87 | | |
| 30,000 | 0.17 | 300,000 | 1.00 | | |
| 37,500 | 0.21 | 375,000 | 1.21 | | |
| 45,000 | 0.24 | 450,000 | 1.42 | | |
| 60,000 | 0.29 | 600,000 | 1.82 | | |

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Commercial Auto Liability and Physical Damage Rates and Rules

1.10 Fleet Factor

Fleet (Number of Power Units) factors change according to the following categories:

| Power Units |
|-------------|
| 1-4 |
| 5-10 |
| 11-15 |
| 16-25 |
| 26-50 |
| 51+ |

1. Do not include autos owned by allied or subsidiary interests unless the insured holds a majority financial interest.
2. Do not include mobile equipment insured on any other policy in determining if the risk is a fleet.
3. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk otherwise is classified as a fleet.
4. Do not change the fleet or non-fleet classification because of mid-term changes in the number of owned autos except at the request of the insured. The policy must be cancelled and rewritten in accordance with the cancellation rule.
5. If there are no power units insured for physical damage, use the 1-4 category.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.11 Time in Business Factor

The time in business factor is established at the inception of each policy and does not change during the policy period.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.12 Vehicle Age Factor

Eligibility: Risks with Physical Damage coverage are eligible. Non-Trucking risks are not eligible.

Coverage Limitations: This plan applies to Physical Damage Comprehensive, Collision, and Specified Causes of Loss only.

Rating Procedure: Determine the Vehicle Age for each vehicle. Multiply the premium for eligible coverages by the factor shown in the rate section.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.13 Hired Auto Physical Damage

Eligibility

Hired Auto Physical Damage Coverages may be provided for autos while being operated by or in the custody of the insured, but does not apply to autos which are leased, hired, rented or borrowed:

- With drivers, or
- From any of the insured's employees, partners, members (if the insured is a limited liability company) or members of their households.

Use Employee Hired Autos Endorsement Form for coverage if an employee rents or hires a vehicle in an employee's name for the purposes of performing duties related to the insured's business.

Rating Procedure

1. Determine stated value limit and deductible
2. Multiply the base rate times stated value times deductible factor to get annual premium
3. Divide annual premium by 365 to get daily premium
4. Average cost of vehicle rental is assumed to be \$100 per day
5. Daily premium (3) / daily rental cost (4) * 100 = rate per \$100 cost of hire
6. Minimum cost of hire is the greater of \$1,000 or $5.09 * \text{number of power units} * \100
7. Advance premium = rate * cost of hire / 100

See section VIII for hired auto base rates and factors.

Unless there is a substantial change in exposure during the policy period, the annual advance premium is the annual earned premium. The minimum limit available is 20,000. Coverage is provided on a stated amount basis.

The minimum cost of hire can be adjusted if the risk provides actual records of the past year cost of hire to use as an estimate

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Commercial Auto Liability and Physical Damage Rates and Rules

1.14 AUTO LOAN / LEASE GAP COVERAGE

Eligibility

A policy providing Physical Damage Coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan / lease agreement on a vehicle and the actual cash value of the vehicle.

Premium Computation

See rate section for rates

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Commercial Auto Liability and Physical Damage Rates and Rules

1.15 Original Equipment Manufacturer Parts Coverage

With respect to a covered “auto” we will pay to replace any damaged crash parts or mechanical non-body related parts which cannot be repaired, with a part manufactured or licensed by the original equipment manufacturer, without a deduction.

See rate section for rates.

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Commercial Auto Liability and Physical Damage Rates and Rules

1.16 Commercial Auto Glass Coverage

We will pay Comprehensive Coverage for the cost of repairing or replacing damaged safety glass on your covered “autos” without applying a deductible.

See rate section for rates.

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Commercial Auto Liability and Physical Damage Rates and Rules

VI. Physical Damage Rating Algorithm

Per Unit

Physical Damage – collision, comprehensive and specified causes of loss

$$([\text{StatedValue}] * [\text{BaseRate}] * [\text{RadiusFactor}] * [\text{VehicleTypeFactor}] * [\text{RatingClassFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{TerritoryFactor}] * [\text{MarketTierFactor}] * [\text{Risk Tier Factor}] * [\text{AverageDriverFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{NrPowerUnitsFactor}] * [\text{ZoneFactor}] * [\text{CommodityFactor}]) + [\text{VehicleUnitCharge}]$$

The product of Market Tier Factor and Risk Tier Factor will be limited between 0.58 and 1.80.

Non-Owned Trailer – collision, comprehensive, and specified causes of loss

$$[\text{BasePremium}] * [\text{VehicleTypeFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{Number of Non-Owned Trailers}]$$

Trailer Interchange – collision, comprehensive, and specified causes of loss

$$[\text{BasePremium}] * [\text{VehicleTypeFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{Number of Trailers Subject to a Trailer Interchange Agreement}]$$

Schedule rating does not apply to Non-Owned Trailers and Trailer Interchange coverages.

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Commercial Auto Liability and Physical Damage Rates and Rules

VII - Rate Pages

A- Liability Base Premiums

Truck, Tractor, Mobile Equipment, Non-Trucking, Trailers

Base Premium

| | |
|--------------|-------------|
| Local Radius | 0-300 miles |
| BI Liability | 3,229 |
| PD Liability | 1,076 |

| | |
|------------------|----------------|
| Unlimited Radius | over 300 miles |
| BI Liability | 3,834 |
| PD Liability | 1,277 |

Public Auto

Base Premium

| | |
|--------------|-------------|
| Local Radius | 0-300 miles |
| BI Liability | 1,440 |
| PD Liability | 479 |

| | |
|------------------|----------------|
| Unlimited Radius | over 300 miles |
| BI Liability | 1,799 |
| PD Liability | 600 |

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Commercial Auto Liability and Physical Damage Rates and Rules

A – Venue Factor

For risks with unlimited radius, the venue factor will be calculated by weighting the miles reported in International Fuel Tax Agreement during the last four quarters by each region factor. If IFTAs are unavailable or incomplete, the risk will be rated using zone rating.

| Region | Vehicle Classification Type | Radius Type | Region Factor |
|----------------------|------------------------------------|--------------------|----------------------|
| Midwestern States | Tractor | Unlimited | 1.036 |
| Midwestern States | Truck | Unlimited | 1.036 |
| Midwestern States | Trailer | Unlimited | 1.036 |
| Midwestern States | All Other | Unlimited | 1.036 |
| Northeastern States | Tractor | Unlimited | 1.451 |
| Northeastern States | Truck | Unlimited | 1.451 |
| Northeastern States | Trailer | Unlimited | 1.451 |
| Northeastern States | All Other | Unlimited | 1.451 |
| South-Central States | Tractor | Unlimited | 0.933 |
| South-Central States | Truck | Unlimited | 0.933 |
| South-Central States | Trailer | Unlimited | 0.933 |
| South-Central States | All Other | Unlimited | 0.933 |
| Southern States | Tractor | Unlimited | 1.192 |
| Southern States | Truck | Unlimited | 1.192 |
| Southern States | Trailer | Unlimited | 1.192 |
| Southern States | All Other | Unlimited | 1.192 |
| Western States | Tractor | Unlimited | 0.777 |
| Western States | Truck | Unlimited | 0.777 |
| Western States | Trailer | Unlimited | 0.777 |
| Western States | All Other | Unlimited | 0.777 |
| California | Tractor | Unlimited | 1.192 |
| California | Truck | Unlimited | 1.192 |
| California | Trailer | Unlimited | 1.192 |
| California | All Other | Unlimited | 1.192 |
| Florida | Tractor | Unlimited | 1.295 |
| Florida | Truck | Unlimited | 1.295 |
| Florida | Trailer | Unlimited | 1.295 |
| Florida | All Other | Unlimited | 1.295 |
| All Regions | All Classifications | Local | 1.000 |

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Commercial Auto Liability and Physical Damage Rates and Rules

Region Definitions

| State | Vehicle Radius | Region |
|----------------------|-----------------------|----------------------|
| District Of Columbia | Unlimited | Northeastern States |
| Massachusetts | Unlimited | Northeastern States |
| Connecticut | Unlimited | Northeastern States |
| Delaware | Unlimited | Northeastern States |
| New Jersey | Unlimited | Northeastern States |
| Rhode Island | Unlimited | Northeastern States |
| Maryland | Unlimited | Northeastern States |
| New York | Unlimited | Northeastern States |
| New Hampshire | Unlimited | Northeastern States |
| Vermont | Unlimited | Northeastern States |
| Maine | Unlimited | Northeastern States |
| Pennsylvania | Unlimited | Northeastern States |
| Florida | Unlimited | Florida |
| Virginia | Unlimited | Southern States |
| Georgia | Unlimited | Southern States |
| Alabama | Unlimited | Southern States |
| North Carolina | Unlimited | Southern States |
| South Carolina | Unlimited | Southern States |
| Tennessee | Unlimited | Southern States |
| California | Unlimited | California |
| West Virginia | Unlimited | Midwestern States |
| Illinois | Unlimited | Midwestern States |
| Ohio | Unlimited | Midwestern States |
| Alaska | Unlimited | Alaska |
| Michigan | Unlimited | Midwestern States |
| Missouri | Unlimited | Midwestern States |
| Indiana | Unlimited | Midwestern States |
| Kentucky | Unlimited | Midwestern States |
| Wisconsin | Unlimited | Midwestern States |
| Minnesota | Unlimited | Midwestern States |
| Iowa | Unlimited | Midwestern States |
| Mississippi | Unlimited | South-Central States |
| Louisiana | Unlimited | South-Central States |
| Texas | Unlimited | South-Central States |
| Arkansas | Unlimited | South-Central States |
| Oklahoma | Unlimited | South-Central States |
| Washington | Unlimited | Western States |
| Arizona | Unlimited | Western States |

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Commercial Auto Liability and Physical Damage Rates and Rules

| State | Vehicle Radius | Region |
|--------------|-----------------------|----------------|
| Colorado | Unlimited | Western States |
| Nevada | Unlimited | Western States |
| Oregon | Unlimited | Western States |
| Kansas | Unlimited | Western States |
| Utah | Unlimited | Western States |
| Montana | Unlimited | Western States |
| Idaho | Unlimited | Western States |
| Nebraska | Unlimited | Western States |
| New Mexico | Unlimited | Western States |
| North Dakota | Unlimited | Western States |
| South Dakota | Unlimited | Western States |
| Wyoming | Unlimited | Western States |

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 Commercial Auto Liability and Physical Damage Rates and Rules

Zone Rating Factors

| Zone | Coverage | Vehicle Type | |
|------|--------------|--------------------------------|-----------|
| | | Truck, Tractors, & Trailers | All Other |
| 1 | BI Liability | 1.0000 | 1.7244 |
| 2 | BI Liability | 1.0000 | 1.4311 |
| 3 | BI Liability | 1.0000 | 1.1551 |
| 4 | BI Liability | 1.0000 | 1.0000 |
| 1 | PD Liability | 1.0000 | 1.7244 |
| 2 | PD Liability | 1.0000 | 1.4311 |
| 3 | PD Liability | 1.0000 | 1.1551 |
| 4 | PD Liability | 1.0000 | 1.0000 |
| 1 | Med Pay | 1.0000 | 1.7244 |
| 2 | Med Pay | 1.0000 | 1.4311 |
| 3 | Med Pay | 1.0000 | 1.1551 |
| 4 | Med Pay | 1.0000 | 1.0000 |
| 1 | Med Pay | 1.0000 | 1.7244 |
| 2 | Med Pay | 1.0000 | 1.4311 |
| 3 | Med Pay | 1.0000 | 1.1551 |
| 4 | Med Pay | 1.0000 | 1.0000 |

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Commercial Auto Liability and Physical Damage Rates and Rules

Trucks, Tractors, Trailers – Vehicle Type Factors

| Vehicle Type | Coverage Type | GVW | Factor |
|------------------------|----------------------|-----------------|---------------|
| Tractor | BI Liability | 20,001 - 45,000 | 0.825 |
| | BI Liability | Over 45,000 | 1.000 |
| Truck | BI Liability | 0 - 10,000 | 0.678 |
| | BI Liability | 10,001 - 20,000 | 0.678 |
| | BI Liability | 20,001 - 45,000 | 0.825 |
| | BI Liability | Over 45,000 | 1.000 |
| Driveaway | BI Liability | 0 - 10,000 | 0.678 |
| | BI Liability | 10,001 - 20,000 | 0.678 |
| | BI Liability | 20,001 - 45,000 | 0.825 |
| | BI Liability | Over 45,000 | 1.000 |
| Mobile Equipment | BI Liability | | 0.100 |
| Private Passenger Auto | BI Liability | | 1.000 |
| Trailer | BI Liability | | 0.030 |
| Tractor | PD Liability | 20,001 - 45,000 | 0.825 |
| | PD Liability | Over 45,000 | 1.000 |
| Truck | PD Liability | 0 - 10,000 | 0.678 |
| | PD Liability | 10,001 - 20,000 | 0.678 |
| | PD Liability | 20,001 - 45,000 | 0.825 |
| | PD Liability | Over 45,000 | 1.000 |
| Driveaway | PD Liability | 0 - 10,000 | 0.678 |
| | PD Liability | 10,001 - 20,000 | 0.678 |
| | PD Liability | 20,001 - 45,000 | 0.825 |
| | PD Liability | Over 45,000 | 1.000 |
| Mobile Equipment | PD Liability | | 0.100 |
| Private Passenger Auto | PD Liability | | 1.000 |
| Trailer | PD Liability | | 0.030 |

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Commercial Auto Liability and Physical Damage Rates and Rules

Public Auto – Vehicle Type Factors

| Rating Class | 1-8 Passengers | 9-15 Passengers | 16-20 Passengers | 21-40 Passengers | 41-60 Passengers | Over 60 Passengers |
|--|-------------------|--------------------|---------------------|---------------------|---------------------|-----------------------|
| Airport Bus | 1.00 | 1.10 | 1.10 | 1.70 | 1.70 | 2.20 |
| Airport Limousine | 1.00 | 1.10 | 1.10 | 1.70 | 1.70 | 2.2 |
| All other Public Auto | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Bus Not Otherwise Classified | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Casino Bus | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Charter Bus | 1.00 | 1.06 | 1.06 | 1.44 | 1.44 | 1.75 |
| Church Bus | 1.00 | 1.10 | 1.10 | 1.25 | 1.25 | 1.50 |
| Daycare Bus | 1.00 | 1.07 | 1.07 | 1.17 | 1.17 | 1.33 |
| Employee Service | 1.00 | 1.05 | 1.05 | 1.23 | 1.23 | 1.59 |
| Employee Transportation | 1.00 | 1.05 | 1.05 | 1.23 | 1.23 | 1.59 |
| Hotel / Motel Shuttle | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Inter-City Bus | 1.00 | 1.06 | 1.06 | 1.41 | 1.41 | 1.71 |
| Kiddie Cab | 1.00 | 1.07 | 1.07 | 1.17 | 1.17 | 1.33 |
| Limo - Not Otherwise Classified | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Limousine | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Luxury Sedan | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Medical Transport - emergency | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Medical Transport - non- emergency | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Private Passenger Auto | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| School Bus - All Other | 1.00 | 1.07 | 1.07 | 1.17 | 1.17 | 1.33 |
| School Bus - Owned by Political Subdivision or School District | 1.00 | 1.07 | 1.07 | 1.17 | 1.17 | 1.33 |
| Seasonal Recreation Transportation | 1.00 | 1.14 | 1.14 | 2.00 | 2.00 | 2.71 |
| Sightseeing Bus | 1.00 | 1.14 | 1.14 | 1.64 | 1.64 | 2.09 |
| Social Service - All Other | 1.00 | 1.17 | 1.17 | 2.17 | 2.17 | 3.00 |
| Social Service - Employee Operated | 1.00 | 1.17 | 1.17 | 2.17 | 2.17 | 3.00 |
| Taxicab | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Transportation of Athletes and Entertainers | 1.00 | 1.20 | 1.20 | 2.40 | 2.40 | 3.40 |
| Trolley | 1.00 | 1.08 | 1.08 | 1.58 | 1.58 | 2.00 |
| Urban Bus | 1.00 | 1.08 | 1.08 | 1.58 | 1.58 | 2.00 |
| Van Pool - All Other | 1.00 | 1.05 | 1.05 | 1.23 | 1.23 | 1.59 |
| Van Pool - Employer Furnished | 1.00 | 1.05 | 1.05 | 1.23 | 1.23 | 1.59 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Increased Liability Limit Factors

| Limit | Local Radius | | | | Unlimited Radius | Public Autos & PPA |
|---------|--|---|---|----------|------------------------------------|--------------------|
| | Power Units excl. PPA GVW 0 - 20,000 | Power Units excl. PPA GVW 20,001 - 45,000 | Power Units excl. PPA GVW Over 45,000 | Trailers | All Vehicle Types excluding PPA | |
| 25,000 | 0.67 | 0.67 | 0.67 | 0.67 | 0.67 | 0.67 |
| 30,000 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 |
| 35,000 | 0.80 | 0.81 | 0.78 | 0.79 | 0.76 | 0.79 |
| 40,000 | 0.81 | 0.82 | 0.79 | 0.79 | 0.76 | 0.79 |
| 45,000 | 0.82 | 0.83 | 0.79 | 0.80 | 0.79 | 0.80 |
| 50,000 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 |
| 55,000 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 |
| 60,000 | 0.89 | 0.87 | 0.86 | 0.89 | 0.88 | 0.89 |
| 65,000 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 |
| 70,000 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 |
| 75,000 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 |
| 80,000 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 |
| 85,000 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 |
| 90,000 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 |
| 95,000 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 |
| 100,000 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 110,000 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 |
| 125,000 | 1.04 | 1.05 | 1.05 | 1.05 | 1.06 | 1.05 |
| 150,000 | 1.08 | 1.09 | 1.10 | 1.09 | 1.11 | 1.09 |
| 200,000 | 1.15 | 1.16 | 1.19 | 1.16 | 1.20 | 1.16 |
| 250,000 | 1.20 | 1.22 | 1.27 | 1.22 | 1.27 | 1.22 |
| 300,000 | 1.25 | 1.27 | 1.35 | 1.27 | 1.33 | 1.27 |
| 325,000 | 1.26 | 1.28 | 1.36 | 1.28 | 1.34 | 1.28 |
| 350,000 | 1.29 | 1.32 | 1.42 | 1.32 | 1.39 | 1.32 |
| 400,000 | 1.33 | 1.36 | 1.48 | 1.36 | 1.44 | 1.36 |
| 450,000 | 1.37 | 1.40 | 1.52 | 1.40 | 1.48 | 1.40 |
| 500,000 | 1.40 | 1.44 | 1.59 | 1.44 | 1.54 | 1.44 |
| 550,000 | 1.43 | 1.47 | 1.62 | 1.47 | 1.57 | 1.47 |
| 600,000 | 1.46 | 1.50 | 1.69 | 1.50 | 1.62 | 1.50 |
| 650,000 | 1.49 | 1.53 | 1.72 | 1.53 | 1.65 | 1.53 |
| 700,000 | 1.52 | 1.56 | 1.75 | 1.56 | 1.68 | 1.56 |
| 750,000 | 1.54 | 1.59 | 1.81 | 1.59 | 1.73 | 1.59 |
| 800,000 | 1.56 | 1.61 | 1.83 | 1.61 | 1.75 | 1.61 |
| 850,000 | 1.58 | 1.63 | 1.85 | 1.63 | 1.77 | 1.63 |
| 900,000 | 1.60 | 1.65 | 1.87 | 1.65 | 1.79 | 1.65 |
| 950,000 | 1.62 | 1.67 | 1.89 | 1.67 | 1.81 | 1.67 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| | | | | | | |
|-----------|------|------|------|------|------|------|
| 1,000,000 | 1.64 | 1.71 | 1.96 | 1.70 | 1.88 | 1.70 |
| 1,500,000 | N/A | N/A | N/A | N/A | N/A | 1.93 |
| 2,000,000 | N/A | N/A | N/A | N/A | N/A | 2.07 |
| 2,500,000 | N/A | N/A | N/A | N/A | N/A | 2.19 |
| 3,000,000 | N/A | N/A | N/A | N/A | N/A | 2.29 |
| 5,000,000 | N/A | N/A | N/A | N/A | N/A | 2.55 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Trucks, Tractors, & Trailers - Liability Territory Factor

| Territory | Local | Unlimited |
|-----------|--------|-----------|
| 101 | 1.3400 | 1.0000 |
| 102 | 1.3400 | 1.0000 |
| 103 | 1.3400 | 1.0000 |
| 104 | 1.3400 | 1.0000 |
| 105 | 1.3400 | 1.0000 |
| 106 | 1.3400 | 1.0000 |
| 107 | 1.3400 | 1.0000 |
| 108 | 1.3400 | 1.0000 |
| 109 | 1.4600 | 1.0000 |
| 110 | 1.4600 | 1.0000 |
| 111 | 1.4600 | 1.0000 |
| 112 | 1.3400 | 1.0000 |
| 113 | 1.3400 | 1.0000 |
| 114 | 1.3400 | 1.0000 |
| 115 | 1.4600 | 1.0000 |
| 116 | 1.4600 | 1.0000 |
| 117 | 1.3400 | 1.0000 |
| 120 | 0.7000 | 1.0000 |
| 121 | 0.7000 | 1.0000 |
| 122 | 1.0300 | 1.0000 |
| 123 | 0.7000 | 1.0000 |
| 124 | 1.0300 | 1.0000 |
| 125 | 0.7000 | 1.0000 |
| 126 | 0.7000 | 1.0000 |
| 127 | 0.7000 | 1.0000 |
| 128 | 0.7000 | 1.0000 |
| 129 | 0.7000 | 1.0000 |
| 130 | 0.7000 | 1.0000 |
| 131 | 0.7000 | 1.0000 |
| 132 | 0.7000 | 1.0000 |
| 133 | 1.0300 | 1.0000 |
| 134 | 1.0300 | 1.0000 |
| 135 | 1.0000 | 1.0000 |

| Territory | Local | Unlimited |
|-----------|--------|-----------|
| 136 | 1.0000 | 1.0000 |
| 137 | 1.0000 | 1.0000 |
| 138 | 0.7000 | 1.0000 |
| 139 | 1.0000 | 1.0000 |
| 140 | 1.0000 | 1.0000 |
| 141 | 1.0000 | 1.0000 |
| 142 | 1.0000 | 1.0000 |
| 151 | 1.0000 | 1.0000 |
| 153 | 1.0000 | 1.0000 |
| 155 | 0.7000 | 1.0000 |
| 158 | 1.0300 | 1.0000 |
| 159 | 1.0800 | 1.0000 |
| 160 | 1.0000 | 1.0000 |
| 167 | 1.0300 | 1.0000 |
| 168 | 1.0800 | 1.0000 |
| 169 | 0.7000 | 1.0000 |
| 170 | 0.7000 | 1.0000 |
| 172 | 0.7000 | 1.0000 |
| 173 | 1.0000 | 1.0000 |
| 174 | 1.0000 | 1.0000 |
| 175 | 1.0000 | 1.0000 |
| 176 | 1.0000 | 1.0000 |
| 177 | 1.0000 | 1.0000 |
| 178 | 0.7000 | 1.0000 |
| 179 | 0.7000 | 1.0000 |
| 181 | 1.0800 | 1.0000 |
| 186 | 1.0800 | 1.0000 |
| 187 | 1.0800 | 1.0000 |
| 188 | 0.7000 | 1.0000 |
| 189 | 1.0000 | 1.0000 |
| 190 | 1.0000 | 1.0000 |
| 191 | 1.0000 | 1.0000 |
| 192 | 0.7000 | 1.0000 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Public Auto - Liability Territory Factor

| Territory | Local | Unlimited | Territory | Local | Unlimited |
|------------------|--------------|------------------|------------------|--------------|------------------|
| 101 | 1.33420 | 1.0000 | 136 | 1.44200 | 1.0000 |
| 102 | 1.18210 | 1.0000 | 137 | 0.93820 | 1.0000 |
| 103 | 1.20740 | 1.0000 | 138 | 0.93160 | 1.0000 |
| 104 | 1.12500 | 1.0000 | 139 | 1.10630 | 1.0000 |
| 105 | 1.24860 | 1.0000 | 140 | 1.02390 | 1.0000 |
| 106 | 1.19200 | 1.0000 | 141 | 0.78930 | 1.0000 |
| 107 | 1.59740 | 1.0000 | 142 | 0.99530 | 1.0000 |
| 108 | 1.40400 | 1.0000 | 151 | 0.57210 | 1.0000 |
| 109 | 1.27710 | 1.0000 | 153 | 1.05250 | 1.0000 |
| 110 | 1.48310 | 1.0000 | 155 | 0.68170 | 1.0000 |
| 111 | 1.44190 | 1.0000 | 158 | 1.17280 | 1.0000 |
| 112 | 1.23920 | 1.0000 | 159 | 1.00140 | 1.0000 |
| 113 | 0.99860 | 1.0000 | 160 | 1.31560 | 1.0000 |
| 114 | 1.09040 | 1.0000 | 167 | 0.82720 | 1.0000 |
| 115 | 1.31230 | 1.0000 | 168 | 1.21400 | 1.0000 |
| 116 | 1.55290 | 1.0000 | 169 | 0.76080 | 1.0000 |
| 117 | 1.17610 | 1.0000 | 170 | 0.96350 | 1.0000 |
| 120 | 0.40260 | 1.0000 | 172 | 0.51030 | 1.0000 |
| 121 | 0.94150 | 1.0000 | 173 | 0.85250 | 1.0000 |
| 122 | 0.71960 | 1.0000 | 174 | 0.99530 | 1.0000 |
| 123 | 0.54820 | 1.0000 | 175 | 0.98270 | 1.0000 |
| 124 | 0.80530 | 1.0000 | 176 | 1.11230 | 1.0000 |
| 125 | 0.52290 | 1.0000 | 177 | 0.88440 | 1.0000 |
| 126 | 0.78280 | 1.0000 | 178 | 0.48500 | 1.0000 |
| 127 | 0.93490 | 1.0000 | 179 | 0.51030 | 1.0000 |
| 128 | 0.68170 | 1.0000 | 181 | 1.13160 | 1.0000 |
| 129 | 0.97010 | 1.0000 | 186 | 1.23590 | 1.0000 |
| 130 | 0.83050 | 1.0000 | 187 | 1.09040 | 1.0000 |
| 131 | 0.72560 | 1.0000 | 188 | 0.63060 | 1.0000 |
| 132 | 0.62130 | 1.0000 | 189 | 1.02660 | 1.0000 |
| 133 | 0.87170 | 1.0000 | 190 | 1.12830 | 1.0000 |
| 134 | 0.69100 | 1.0000 | 191 | 1.01400 | 1.0000 |
| 135 | 1.35020 | 1.0000 | 192 | 0.73830 | 1.0000 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Liability Deductible Factor

If liability is written on a deductible basis, the deductible applies to owned and non-owned coverage. The deductible amount applies to the loss portion of the claim and not the expenses incurred by the company. Use the appropriate endorsement form.

| Deductible | CSL Factor | PD Only |
|-------------------|-----------------------|----------------|
| 250 | 0.990 | 0.990 |
| 500 | 0.980 | 0.980 |
| 1,000 | 0.955 | 0.955 |
| 2,500 | 0.905 | 0.905 |
| 5,000 | 0.794 | 0.825 |
| 7,500 | 0.747 | 0.796 |
| 10,000 | 0.700 | 0.767 |
| 15,000 | 0.650 | 0.750 |
| 20,000 | 0.600 | 0.732 |
| 25,000 | 0.565 | 0.725 |
| 35,000 | 0.520 | 0.718 |
| 50,000 | 0.442 | 0.708 |
| 75,000 | 0.370 | 0.699 |
| 100,000 | 0.320 | 0.623 |
| 150,000 | 0.290 | 0.561 |
| 200,000 | 0.260 | 0.505 |
| 250,000 | 0.230 | 0.455 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Liability Expense Constant

Trucks & Tractors

| Coverage | Amount |
|-----------------|---------------|
| BI Liability | 188 |
| PD Liability | 62 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Liability Market Tier Factor

For risks with 10 or fewer power units, the insurance score on the owner of the business is obtained and placed into 1 of 10 Tiers (A - J). Based on the years in business and the insurance score, the Insurance score factor is determined and multiplied against the Market Tier Adjustment factor and rounded to 5 digits. Adjustment Group 1 applies to those with 3+ years in business that fall into Insurance Score Tiers F - J. Adjustment Group 2 applies to everything else. This factor is applied to the premium for each vehicle including trailers.

Insurance Score Factor

| Years In Bus | A | B | C | D | E | F | G | H | I | J |
|--------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1 | 1.32521 | 1.28111 | 1.23849 | 1.19728 | 1.15744 | 1.11893 | 1.08170 | 1.04570 | 1.04570 | 1.04570 |
| 2 | 1.32521 | 1.26677 | 1.19539 | 1.12804 | 1.06448 | 1.00451 | 0.94791 | 0.89450 | 0.89450 | 0.89450 |
| 3+ | 1.32521 | 1.26677 | 1.17855 | 1.08561 | 1.00000 | 0.92114 | 0.84850 | 0.78158 | 0.78158 | 0.78158 |

Market Tier Adjustment Factor (based on number of power units)

| # of Units | Adjustment Group 1 | Adjustment Group 2 |
|------------|--------------------|--------------------|
| 1 | 1.000 | 1.000 |
| 2 | 0.960 | 0.920 |
| 3 | 0.920 | 0.840 |
| 4 | 0.830 | 0.760 |
| 5 | 0.790 | 0.680 |
| 6 | 0.700 | 0.600 |
| 7 | 0.650 | 0.520 |
| 8 | 0.630 | 0.440 |
| 9 | 0.600 | 0.360 |
| 10 | 0.530 | 0.280 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Fleet Factor

| Power Units & Public Auto | LOCAL | UNL |
|--------------------------------------|--------------|------------|
| 1 | 0.95 | 0.95 |
| 2-4 | 1.00 | 1.00 |
| 5 | 1.05 | 0.98 |
| 6 | 1.05 | 0.96 |
| 7 | 1.05 | 0.94 |
| 8-10 | 1.05 | 0.92 |
| 11-15 | 1.05 | 0.90 |
| 16-25 | 1.10 | 0.90 |
| 26-50 | 1.10 | 0.85 |
| 51+ | 1.10 | 0.82 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Radius Factor

Trucks, Tractors, & Trailers

| Radius | Factor |
|---------------|---------------|
| 0-75 | 0.90 |
| 0-150 | 1.000 |
| 0-300 | 1.10 |
| 0-500 | 1.00 |
| Unlimited | 1.000 |

Public Auto

| Radius | Factor |
|---------------|---------------|
| 0-75 | 1.000 |
| 0-150 | 1.170 |
| 0-300 | 1.170 |
| 0-500 | 1.000 |
| Unlimited | 1.000 |

The above radius factors apply to the local base rates except for the 0-500 and Unlimited factor, which applies to unlimited radius base rates.

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Rating Class Factor – Truck, Tractors, & Trailers

| Rating Class | All Power Units except Mobile Equipment | | Mobile Equipment | | Trailers | |
|--------------------------------------|---|-----------|------------------|-----------|----------|-----------|
| | Local | Unlimited | Local | Unlimited | Local | Unlimited |
| Auto or Boat Hauling | 1.200 | 1.200 | 1.200 | 1.200 | 1.200 | 1.200 |
| Container/Intermodal Hauling | 1.120 | 1.120 | 1.120 | 1.120 | 1.120 | 1.120 |
| Dry Bulk, Hopper or Farm Products | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 |
| Dry Van or Box - Double Trailer | 1.136 | 1.136 | 1.136 | 1.136 | 1.136 | 1.136 |
| Dry Van or Box - Single Trailer | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Dumping | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Dumping - Coal | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Flatbed | 1.060 | 1.060 | 1.000 | 1.000 | 1.000 | 1.000 |
| Livestock | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Log or Pulp Hauling | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Mobile Home Hauling | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Refrigerated Goods | 1.180 | 1.180 | 1.180 | 1.180 | 1.180 | 1.180 |
| Special Type Operations | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Tanker - Fuel | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 |
| Tanker - Liquids or Compressed Gases | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 |
| Towing and Recovery | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 |
| Waste or Garbage | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 | 1.550 |
| Courier-Specialized Delivery | 1.320 | 1.320 | 1.320 | 1.320 | 1.320 | 1.320 |
| Service use truck | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 |
| Other Commercial Use - truck | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Driveaway | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| PPT - corp owned | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 | 0.350 |
| Non-Trucking | 0.100 | 0.100 | 1.000 | 1.000 | 0.020 | 0.020 |
| Contractors | 0.600 | 0.600 | 0.600 | 0.600 | 0.600 | 0.600 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Rating Class Factor – Public Auto

| Rating Class | Local | Unlimited |
|--|--------------|------------------|
| Airport Bus | 0.880 | 0.880 |
| Airport Limousine | 1.000 | 1.000 |
| All Other Public Auto | 0.620 | 0.620 |
| Bus Not Otherwise Classified | 0.620 | 0.620 |
| Casino Bus | 0.620 | 0.620 |
| Charter Bus | 1.410 | 1.410 |
| Church Bus | 0.260 | 0.260 |
| Daycare Bus | 0.400 | 0.400 |
| Employee Service | 0.660 | 0.660 |
| Employee Transportation | 0.660 | 0.660 |
| Hotel / Motel Shuttle | 0.620 | 0.620 |
| Inter-City Bus | 1.500 | 1.500 |
| Kiddie Cab | 0.400 | 0.400 |
| Limo – Not Otherwise Classified | 1.000 | 1.000 |
| Limousine | 1.000 | 1.000 |
| Luxury Sedan | 1.000 | 1.000 |
| Medical Transport – Emergency | 1.420 | 1.420 |
| Medical Transport – Non-Emergency | 1.420 | 1.420 |
| Private Passenger Auto | 0.350 | 0.350 |
| School Bus – All Other | 0.400 | 0.400 |
| School Bus – Owned by Political Subdivision or School District | 0.320 | 0.320 |
| Seasonal Recreation Transportation | 0.620 | 0.620 |
| Sightseeing Bus | 0.970 | 0.970 |
| Social Service – All Other | 0.530 | 0.530 |
| Social Service – Employee Operated | 0.620 | 0.620 |
| Taxicab | 2.500 | 0.500 |
| Transportation of Athletes and Entertainers | 0.440 | 0.440 |
| Trolley | 1.060 | 1.060 |
| Urban Bus | 1.060 | 1.060 |
| Van Pool – All Other | 0.660 | 0.660 |
| Van Pool – Employer Furnished | 0.600 | 0.600 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Liability Time In Business Factor

Time In Business Factor

| Years in Business | Factor |
|--------------------------|---------------|
| 0 | 1.16 |
| 1 | 1.09 |
| 2 | 1.09 |
| 3 | 1.08 |
| 4 | 1.06 |
| 5 | 1.03 |
| 6 | 0.99 |
| 7 | 0.98 |
| 8 | 0.97 |
| 9 | 0.96 |
| 10+ | 0.95 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Liability Average Driver Factor

For risks with 10 or fewer power units, the driving record, driver age, driver tenure, and driving experience are determined for each driver and averaged together to determine the Average Driver Factor for the coverage. The steps are as follows:

- Drivers are assigned points based on violations and accidents.
- Points are assigned a factor, based on 3 years MVR experience.
- Driver age is assigned a factor.
- Driver tenure is assigned a factor.
- CDL driver experience is assigned a factor.
- The four factors are multiplied together and rounded to 5 digits.
- All drivers are ranked by highest factor to lowest factor.
- Drivers in excess of the number of power units are removed from the average factor calculation.
- The average driver factor is applied to each vehicle's premium.

Violation and Accident Point Factor

| Points | Factor |
|--------|--------|
| 0 | 0.951 |
| 1 | 1.000 |
| 2 | 1.052 |
| 3 | 1.106 |
| 4 | 1.164 |
| 5 | 1.224 |
| 6 | 1.288 |
| 7 | 1.356 |
| 8 | 1.426 |
| 9 | 1.500 |
| 10 | 1.578 |
| 11 | 1.660 |
| 12 | 1.746 |
| 13+ | 1.837 |

Driving Experience Factor

| Experience | Factor |
|------------|--------|
| 0 | 1.20 |
| 1 | 1.14 |
| 2 | 1.09 |
| 3-9 | 1.00 |
| 10+ | 0.98 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Driver Age Factor

| Age | Factor |
|------------|---------------|
| 18 | 1.6995 |
| 19-21 | 1.55 |
| 22-24 | 1.20 |
| 25-30 | 1.15 |
| 31-40 | 1.05 |
| 41-45 | 0.98 |
| 46-55 | 0.95 |
| 56-60 | 0.98 |
| 61-65 | 1.10 |
| 66-70 | 1.20 |
| 71-75 | 1.30 |
| 76-80 | 1.40 |
| 81-85 | 1.50 |
| 86-89 | 1.60 |
| 90+ | 1.70 |

Driver Tenure Factor

| Years | Factor |
|--------------|---------------|
| 0 | 1.10 |
| 1 | 1.10 |
| 2 | 1.08 |
| 3 | 1.04 |
| 4 | 1.00 |
| 5 | 0.96 |
| 6+ | 0.92 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules
Liability Commodity Factor

Power Units & Trailers

| Commodity | Coverage Type | Factor |
|-------------|---------------|--------|
| All classes | BI Liability | 1.00 |
| All classes | PD Liability | 1.00 |

Public Auto

| Commodity Type | Coverage | Factor |
|--|--------------|---------|
| Taxicab | BI Liability | 1.00000 |
| Mobile App Livery Service (On Demand Request Tool) | BI Liability | 1.00000 |
| Funeral Directors | BI Liability | 1.00000 |
| Between 121" & 140" | BI Liability | 1.25000 |
| All Other Airport Limos | BI Liability | 1.00000 |
| All Other Limos & Luxury Sedans | BI Liability | 1.00000 |
| School Bus - Owned by Political Subdivision or School District | BI Liability | 1.00000 |
| All Other School Buses | BI Liability | 1.00000 |
| All Other Church Buses | BI Liability | 1.00000 |
| All Other Urban Buses | BI Liability | 1.00000 |
| All Other Airport Buses | BI Liability | 1.00000 |
| All Other Inter-City Buses | BI Liability | 1.00000 |
| Transports to gambling facilities more than 25% of the time | BI Liability | 1.25000 |
| All Other Charter Buses | BI Liability | 1.00000 |
| All Other Sightseeing Buses | BI Liability | 1.00000 |
| Bus Not Otherwise Classified | BI Liability | 1.00000 |
| All Other Casino Buses | BI Liability | 1.00000 |
| All Other Transportation of Athletes and Entertainers | BI Liability | 1.00000 |
| All Other Social Service | BI Liability | 1.00000 |
| Van Pools | BI Liability | 1.00000 |
| Has Special Equipment for physically impaired | BI Liability | 1.25000 |
| Doesn't have special Equipment for physically impaired | BI Liability | 1.00000 |
| Employee Transportation | BI Liability | 1.00000 |
| All Other Employee Services | BI Liability | 1.00000 |
| All Other Hotel / Motel Shuttle | BI Liability | 1.00000 |
| All Other Seasonal Recreation Transportation | BI Liability | 1.00000 |
| All Other Kiddie Cabs | BI Liability | 1.00000 |
| All Other Daycare Buses | BI Liability | 1.00000 |
| Private Passenger Auto | BI Liability | 1.00000 |
| All Other Public Auto | BI Liability | 1.00000 |

| Commodity Type | Coverage | Factor |
|--|--------------|---------|
| Taxicab | PD Liability | 1.00000 |
| Mobile App Livery Service (On Demand Request Tool) | PD Liability | 1.00000 |
| Funeral Directors | PD Liability | 1.00000 |
| Between 121" & 140" | PD Liability | 1.25000 |
| All Other Airport Limos | PD Liability | 1.00000 |
| All Other Limos & Luxury Sedans | PD Liability | 1.00000 |
| School Bus - Owned by Political Subdivision or School District | PD Liability | 1.00000 |
| All Other School Buses | PD Liability | 1.00000 |
| All Other Church Buses | PD Liability | 1.00000 |
| All Other Urban Buses | PD Liability | 1.00000 |
| All Other Airport Buses | PD Liability | 1.00000 |
| All Other Inter-City Buses | PD Liability | 1.00000 |
| Transports to gambling facilities more than 25% of the time | PD Liability | 1.25000 |
| All Other Charter Buses | PD Liability | 1.00000 |
| All Other Sightseeing Buses | PD Liability | 1.00000 |
| Bus Not Otherwise Classified | PD Liability | 1.00000 |
| All Other Casino Buses | PD Liability | 1.00000 |
| All Other Transportation of Athletes and Entertainers | PD Liability | 1.00000 |
| All Other Social Service | PD Liability | 1.00000 |
| Van Pools | PD Liability | 1.00000 |
| Has Special Equipment for physically impaired | PD Liability | 1.25000 |
| Doesn't have special Equipment for physically impaired | PD Liability | 1.00000 |
| Employee Transportation | PD Liability | 1.00000 |
| All Other Employee Services | PD Liability | 1.00000 |
| All Other Hotel / Motel Shuttle | PD Liability | 1.00000 |
| All Other Seasonal Recreation Transportation | PD Liability | 1.00000 |
| All Other Kiddie Cabs | PD Liability | 1.00000 |
| All Other Daycare Buses | PD Liability | 1.00000 |
| Private Passenger Auto | PD Liability | 1.00000 |
| All Other Public Auto | PD Liability | 1.00000 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

A – Driver to Vehicle Ratio

For risks with 10 or fewer power units, divide the number of drivers on the policy by the number of power units. This value is the policy's Driver to Vehicle Ratio. Select the appropriate factor based on this value from the table below.

| Driver to Vehicle Ratio Assignment | Factor |
|---|---------------|
| <= 1.0 | 1.00 |
| > 1.0 & <= 1.5 | 1.00 |
| > 1.5 | 1.00 |

This factor does not apply to non-trucking and public auto rating class risks.

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

A – Risk Tier Factor

| Risk Tier | Factor | Risk Tier | Factor | Risk Tier | Factor | Risk Tier | Factor |
|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|
| 0 | 0.50 | 27 | 0.77 | 54 | 1.04 | 81 | 1.31 |
| 1 | 0.51 | 28 | 0.78 | 55 | 1.05 | 82 | 1.32 |
| 2 | 0.52 | 29 | 0.79 | 56 | 1.06 | 83 | 1.33 |
| 3 | 0.53 | 30 | 0.80 | 57 | 1.07 | 84 | 1.34 |
| 4 | 0.54 | 31 | 0.81 | 58 | 1.08 | 85 | 1.35 |
| 5 | 0.55 | 32 | 0.82 | 59 | 1.09 | 86 | 1.37 |
| 6 | 0.56 | 33 | 0.83 | 60 | 1.10 | 87 | 1.39 |
| 7 | 0.57 | 34 | 0.84 | 61 | 1.11 | 88 | 1.41 |
| 8 | 0.58 | 35 | 0.85 | 62 | 1.12 | 89 | 1.43 |
| 9 | 0.59 | 36 | 0.86 | 63 | 1.13 | 90 | 1.45 |
| 10 | 0.60 | 37 | 0.87 | 64 | 1.14 | 91 | 1.47 |
| 11 | 0.61 | 38 | 0.88 | 65 | 1.15 | 92 | 1.49 |
| 12 | 0.62 | 39 | 0.89 | 66 | 1.16 | 93 | 1.51 |
| 13 | 0.63 | 40 | 0.90 | 67 | 1.17 | 94 | 1.53 |
| 14 | 0.64 | 41 | 0.91 | 68 | 1.18 | 95 | 1.55 |
| 15 | 0.65 | 42 | 0.92 | 69 | 1.19 | 96 | 1.60 |
| 16 | 0.66 | 43 | 0.93 | 70 | 1.20 | 97 | 1.65 |
| 17 | 0.67 | 44 | 0.94 | 71 | 1.21 | 98 | 1.70 |
| 18 | 0.68 | 45 | 0.95 | 72 | 1.22 | 99 | 1.75 |
| 19 | 0.69 | 46 | 0.96 | 73 | 1.23 | 100 | 1.80 |
| 20 | 0.70 | 47 | 0.97 | 74 | 1.24 | 101 | 1.85 |
| 21 | 0.71 | 48 | 0.98 | 75 | 1.25 | 102 | 1.90 |
| 22 | 0.72 | 49 | 0.99 | 76 | 1.26 | 103 | 1.95 |
| 23 | 0.73 | 50 | 1.00 | 77 | 1.27 | 104 | 2.00 |
| 24 | 0.74 | 51 | 1.01 | 78 | 1.28 | Neutral | 1.00 |
| 25 | 0.75 | 52 | 1.02 | 79 | 1.29 | | |
| 26 | 0.76 | 53 | 1.03 | 80 | 1.30 | | |

Applies to Power Units and Trailers only.

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

A – Vehicle Age Factor

| Age of Vehicle | Factor |
|-----------------------|---------------|
| 0 | 0.85 |
| 1 | 0.87 |
| 2 | 0.89 |
| 3 | 0.91 |
| 4 | 0.93 |
| 5 | 0.95 |
| 6 | 0.98 |
| 7 | 1.00 |
| 8 | 1.02 |
| 9 | 1.04 |
| 10+ | 1.05 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

A – Liability Commercial Credit Tier Factor

For risks with 5 or more power units, the commercial credit score of the business is obtained and placed into 1 of 14 Tiers. The commercial credit score factor is determined and multiplied against the Commercial Credit Adjustment factor and rounded to 5 digits. Adjustment Group 1 applies to those with a Market Tier Factor. Adjustment Group 2 applies to everything else. This factor is applied to the premium for each vehicle including trailers.

Commercial Credit Score Factor

| Commercial Credit Tier | Factor |
|------------------------|---------|
| 1 | 1.15000 |
| 2 | 1.09000 |
| 3 | 1.06000 |
| 4 | 1.04000 |
| 5 | 1.02000 |
| 6 | 1.00000 |
| 7 | 0.98000 |
| 8 | 0.96000 |
| 9 | 0.94000 |
| 10 | 0.91000 |
| 11 | 0.89000 |
| 12 | 0.87000 |
| 13 | 0.85000 |
| 14 | 0.85000 |

Commercial Credit Adjustment Factor (based on number of power units)

| # of Units | Adjustment Group 1 | Adjustment Group 2 |
|------------|--------------------|--------------------|
| 5 | 0.50 | 1.00 |
| 6 | 0.60 | 1.00 |
| 7 | 0.70 | 1.00 |
| 8 | 0.80 | 1.00 |
| 9 | 0.90 | 1.00 |
| 10+ | 1.00 | 1.00 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B – Physical Damage Base Premiums

**Trucks, Tractors, Trailers, Mobile Equipment, & Non-Trucking
Base Premiums**

| | |
|------------------------|-------|
| Collision | 1,939 |
| Comprehensive | 534 |
| Special Causes of Loss | 485 |

**Public Auto
Base Premiums**

| | |
|------------------------|-----|
| Collision | 561 |
| Comprehensive | 223 |
| Special Causes of Loss | 212 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Deductible

Collision, Comprehensive and Specified Cause of Loss

| Stated Value Range | Deductible | | | | | | |
|--------------------|------------|-------|-------|-------|-------|-------|-------|
| | 500 | 1000 | 2500 | 5000 | 10000 | 25000 | 50000 |
| 0 - 10000 | 1.180 | 1.000 | 0.797 | 0.513 | 0.513 | 0.426 | 0.296 |
| 10001 - 20000 | 1.160 | 1.000 | 0.866 | 0.677 | 0.528 | 0.426 | 0.296 |
| 20001 - 30000 | 1.140 | 1.000 | 0.902 | 0.761 | 0.528 | 0.426 | 0.296 |
| 30001 - 40000 | 1.130 | 1.000 | 0.918 | 0.805 | 0.618 | 0.426 | 0.296 |
| 40001 - 50000 | 1.125 | 1.000 | 0.927 | 0.829 | 0.659 | 0.426 | 0.296 |
| 50001 - 60000 | 1.120 | 1.000 | 0.932 | 0.839 | 0.679 | 0.426 | 0.296 |
| 60001 - 70000 | 1.115 | 1.000 | 0.933 | 0.843 | 0.693 | 0.466 | 0.296 |
| 70001 - 80000 | 1.110 | 1.000 | 0.942 | 0.869 | 0.736 | 0.54 | 0.296 |
| 80001 - 90000 | 1.105 | 1.000 | 0.943 | 0.872 | 0.741 | 0.569 | 0.296 |
| 90001 - 100000 | 1.100 | 1.000 | 0.943 | 0.876 | 0.749 | 0.593 | 0.328 |
| 100001 - 110000 | 1.095 | 1.000 | 0.945 | 0.879 | 0.753 | 0.621 | 0.36 |
| 110001 - 120000 | 1.095 | 1.000 | 0.946 | 0.882 | 0.759 | 0.637 | 0.388 |
| 120001 - 130000 | 1.095 | 1.000 | 0.947 | 0.885 | 0.764 | 0.649 | 0.409 |
| 130001 - 140000 | 1.095 | 1.000 | 0.948 | 0.887 | 0.768 | 0.66 | 0.427 |
| 140001 - 150000 | 1.095 | 1.000 | 0.949 | 0.888 | 0.771 | 0.67 | 0.443 |
| 150001 - 160000 | 1.095 | 1.000 | 0.949 | 0.89 | 0.774 | 0.677 | 0.455 |
| 160001 - 170000 | 1.095 | 1.000 | 0.95 | 0.891 | 0.777 | 0.684 | 0.468 |
| 170001 - 180000 | 1.095 | 1.000 | 0.95 | 0.892 | 0.78 | 0.691 | 0.479 |
| 180001 - 190000 | 1.095 | 1.000 | 0.951 | 0.894 | 0.782 | 0.697 | 0.489 |
| 190001 - 200000 | 1.095 | 1.000 | 0.951 | 0.895 | 0.784 | 0.702 | 0.498 |
| Over 200000 | 1.095 | 1.000 | 0.954 | 0.901 | 0.797 | 0.736 | 0.556 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Stated Value Factor

Power Units & Public Auto for Collision and Comprehensive/SCOL

| Stated Value Range | Factor |
|--------------------|---------|
| 0 - 1000 | 0.19700 |
| 1001 - 1500 | 0.21230 |
| 1501 - 2000 | 0.22793 |
| 2001 - 2500 | 0.24728 |
| 2501 - 3000 | 0.26663 |
| 3001 - 3500 | 0.28598 |
| 3501 - 4000 | 0.30533 |
| 4001 - 4500 | 0.32468 |
| 4501 - 5000 | 0.34403 |
| 5001 - 5500 | 0.36338 |
| 5501 - 6000 | 0.38273 |
| 6001 - 6500 | 0.40208 |
| 6501 - 7000 | 0.42143 |
| 7001 - 7500 | 0.44078 |
| 7501 - 8000 | 0.46013 |
| 8001 - 8500 | 0.47948 |
| 8501 - 9000 | 0.49883 |
| 9001 - 9500 | 0.51818 |
| 9501 - 10000 | 0.53753 |
| 10001 - 10500 | 0.55688 |
| 10501 - 11000 | 0.57623 |
| 11001 - 11500 | 0.59558 |
| 11501 - 12000 | 0.61493 |
| 12001 - 12500 | 0.63428 |
| 12501 - 13000 | 0.65145 |
| 13001 - 13500 | 0.66644 |
| 13501 - 14000 | 0.68143 |
| 14001 - 14500 | 0.69642 |
| 14501 - 15000 | 0.71141 |
| 15001 - 15500 | 0.72640 |
| 15501 - 16000 | 0.74139 |
| 16001 - 16500 | 0.75639 |
| 16501 - 17000 | 0.77138 |

| Stated Value Range | Factor |
|--------------------|---------|
| 17001 - 17500 | 0.78637 |
| 17501 - 18000 | 0.80187 |
| 18001 - 18500 | 0.80853 |
| 18501 - 19000 | 0.81525 |
| 19001 - 19500 | 0.82202 |
| 19501 - 20000 | 0.82885 |
| 20001 - 20500 | 0.83920 |
| 20501 - 21000 | 0.84620 |
| 21001 - 21500 | 0.85320 |
| 21501 - 22000 | 0.86032 |
| 22001 - 22500 | 0.86743 |
| 22501 - 23000 | 0.87467 |
| 23001 - 23500 | 0.88190 |
| 23501 - 24000 | 0.88926 |
| 24001 - 24500 | 0.89661 |
| 24501 - 25000 | 0.90409 |
| 25001 - 25500 | 0.91157 |
| 25501 - 26000 | 0.91918 |
| 26001 - 26500 | 0.92678 |
| 26501 - 27000 | 0.93451 |
| 27001 - 27500 | 0.94224 |
| 27501 - 28000 | 0.95010 |
| 28001 - 28500 | 0.95795 |
| 28501 - 29000 | 0.96594 |
| 29001 - 29500 | 0.97393 |
| 29501 - 30000 | 0.98206 |
| 30001 - 30500 | 0.99018 |
| 30501 - 31000 | 0.99844 |
| 31001 - 31500 | 1.00670 |
| 31501 - 32000 | 1.01510 |
| 32001 - 32500 | 1.02349 |
| 32501 - 33000 | 1.03203 |
| 33001 - 33500 | 1.04057 |

| Stated Value Range | Factor |
|--------------------|---------|
| 33501 - 34000 | 1.04925 |
| 34001 - 34500 | 1.05793 |
| 34501 - 35000 | 1.06675 |
| 35001 - 35500 | 1.07557 |
| 35501 - 36000 | 1.08455 |
| 36001 - 36500 | 1.09352 |
| 36501 - 37000 | 1.10264 |
| 37001 - 37500 | 1.11176 |
| 37501 - 38000 | 1.12103 |
| 38001 - 38500 | 1.13030 |
| 38501 - 39000 | 1.13973 |
| 39001 - 39500 | 1.14916 |
| 39501 - 40000 | 1.15875 |
| 40001 - 40500 | 1.16833 |
| 40501 - 41000 | 1.17808 |
| 41001 - 41500 | 1.18782 |
| 41501 - 42000 | 1.19773 |
| 42001 - 42500 | 1.20764 |
| 42501 - 43000 | 1.21771 |
| 43001 - 43500 | 1.22778 |
| 43501 - 44000 | 1.23802 |
| 44001 - 44500 | 1.24826 |
| 44501 - 45000 | 1.25868 |
| 45001 - 45500 | 1.26909 |
| 45501 - 46000 | 1.27968 |
| 46001 - 46500 | 1.29026 |
| 46501 - 47000 | 1.30102 |
| 47001 - 47500 | 1.31178 |
| 47501 - 48000 | 1.32272 |
| 48001 - 48500 | 1.33366 |
| 48501 - 49000 | 1.34479 |
| 49001 - 49500 | 1.35591 |
| 49501 - 50000 | 1.36722 |

Canal Insurance Company – California**Commercial Auto Liability and Physical Damage Rates and Rules**

| Stated Value Range | Factor |
|---------------------------|---------------|
| 50001 - 50500 | 1.37853 |
| 50501 - 51000 | 1.39003 |
| 51001 - 51500 | 1.40153 |
| 51501 - 52000 | 1.41322 |
| 52001 - 52500 | 1.42491 |
| 52501 - 53000 | 1.43680 |
| 53001 - 53500 | 1.44868 |
| 53501 - 54000 | 1.46076 |
| 54001 - 54500 | 1.47284 |
| 54501 - 55000 | 1.48513 |
| 55001 - 55500 | 1.49741 |
| 55501 - 56000 | 1.50990 |
| 56001 - 56500 | 1.52239 |
| 56501 - 57000 | 1.53509 |
| 57001 - 57500 | 1.54779 |
| 57501 - 58000 | 1.56070 |
| 58001 - 58500 | 1.57361 |
| 58501 - 59000 | 1.58674 |
| 59001 - 59500 | 1.59986 |
| 59501 - 60000 | 1.61321 |
| 60001 - 60500 | 1.62655 |
| 60501 - 61000 | 1.64012 |
| 61001 - 61500 | 1.65368 |
| 61501 - 62000 | 1.66748 |
| 62001 - 62500 | 1.68127 |
| 62501 - 63000 | 1.69530 |
| 63001 - 63500 | 1.70932 |
| 63501 - 64000 | 1.72358 |
| 64001 - 64500 | 1.73783 |
| 64501 - 65000 | 1.75233 |
| 65001 - 65500 | 1.76682 |
| 65501 - 66000 | 1.78902 |
| 66001 - 66500 | 1.81122 |
| 66501 - 67000 | 1.82436 |
| 67001 - 67500 | 1.83750 |
| 67501 - 68000 | 1.85064 |
| 68001 - 68500 | 1.86378 |

| Stated Value Range | Factor |
|---------------------------|---------------|
| 68501 - 69000 | 1.87001 |
| 69001 - 69500 | 1.87624 |
| 69501 - 70000 | 1.88247 |
| 70001 - 70500 | 1.88870 |
| 70501 - 71000 | 1.89493 |
| 71001 - 71500 | 1.90116 |
| 71501 - 72000 | 1.90739 |
| 72001 - 72500 | 1.91362 |
| 72501 - 73000 | 1.91985 |
| 73001 - 73500 | 1.92608 |
| 73501 - 74000 | 1.93230 |
| 74001 - 74500 | 1.93853 |
| 74501 - 75000 | 1.94476 |
| 75001 - 75500 | 1.95099 |
| 75501 - 76000 | 1.95722 |
| 76001 - 76500 | 1.96345 |
| 76501 - 77000 | 1.96968 |
| 77001 - 77500 | 1.97591 |
| 77501 - 78000 | 1.98214 |
| 78001 - 78500 | 1.98837 |
| 78501 - 79000 | 1.99460 |
| 79001 - 79500 | 2.00083 |
| 79501 - 80000 | 2.00706 |
| 80001 - 80500 | 2.01329 |
| 80501 - 81000 | 2.01952 |
| 81001 - 81500 | 2.02575 |
| 81501 - 82000 | 2.03197 |
| 82001 - 82500 | 2.03820 |
| 82501 - 83000 | 2.04443 |
| 83001 - 83500 | 2.05066 |
| 83501 - 84000 | 2.05689 |
| 84001 - 84500 | 2.06312 |
| 84501 - 85000 | 2.06935 |
| 85001 - 85500 | 2.07558 |
| 85501 - 86000 | 2.08181 |
| 86001 - 86500 | 2.08804 |
| 86501 - 87000 | 2.09427 |

| Stated Value Range | Factor |
|---------------------------|---------------|
| 87001 - 87500 | 2.10050 |
| 87501 - 88000 | 2.10673 |
| 88001 - 88500 | 2.11296 |
| 88501 - 89000 | 2.11919 |
| 89001 - 89500 | 2.12542 |
| 89501 - 90000 | 2.13165 |
| 90001 - 90500 | 2.13788 |
| 90501 - 91000 | 2.14411 |
| 91001 - 91500 | 2.15034 |
| 91501 - 92000 | 2.15656 |
| 92001 - 92500 | 2.16279 |
| 92501 - 93000 | 2.16902 |
| 93001 - 93500 | 2.17525 |
| 93501 - 94000 | 2.18148 |
| 94001 - 94500 | 2.18771 |
| 94501 - 95000 | 2.19394 |
| 95001 - 95500 | 2.20017 |
| 95501 - 96000 | 2.20640 |
| 96001 - 96500 | 2.21263 |
| 96501 - 97000 | 2.21886 |
| 97001 - 97500 | 2.22509 |
| 97501 - 98000 | 2.23132 |
| 98001 - 98500 | 2.23755 |
| 98501 - 99000 | 2.24378 |
| 99001 - 99500 | 2.25001 |
| 99501 - 100000 | 2.25624 |
| 100001 - 100500 | 2.26247 |
| 100501 - 101000 | 2.26870 |
| 101001 - 101500 | 2.27493 |
| 101501 - 102000 | 2.28115 |
| 102001 - 102500 | 2.28738 |
| 102501 - 103000 | 2.29361 |
| 103001 - 103500 | 2.29984 |
| 103501 - 104000 | 2.30607 |
| 104001 - 104500 | 2.31230 |
| 104501 - 105000 | 2.31853 |
| 105001 - 105500 | 2.32476 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|--------------------|---------|
| 105501 - 106000 | 2.33099 |
| 106001 - 106500 | 2.33722 |
| 106501 - 107000 | 2.34345 |
| 107001 - 107500 | 2.34968 |
| 107501 - 108000 | 2.35591 |
| 108001 - 108500 | 2.36214 |
| 108501 - 109000 | 2.36837 |
| 109001 - 109500 | 2.37460 |
| 109501 - 110000 | 2.38083 |
| 110001 - 110500 | 2.38706 |
| 110501 - 111000 | 2.39329 |
| 111001 - 111500 | 2.39952 |
| 111501 - 112000 | 2.40574 |
| 112001 - 112500 | 2.41197 |
| 112501 - 113000 | 2.41820 |
| 113001 - 113500 | 2.42443 |
| 113501 - 114000 | 2.43066 |
| 114001 - 114500 | 2.43689 |
| 114501 - 115000 | 2.44312 |
| 115001 - 115500 | 2.44935 |
| 115501 - 116000 | 2.45558 |
| 116001 - 116500 | 2.46181 |
| 116501 - 117000 | 2.46804 |
| 117001 - 117500 | 2.47427 |
| 117501 - 118000 | 2.48050 |
| 118001 - 118500 | 2.48673 |
| 118501 - 119000 | 2.49296 |
| 119001 - 119500 | 2.49919 |
| 119501 - 120000 | 2.50542 |
| 120001 - 120500 | 2.51165 |
| 120501 - 121000 | 2.51788 |
| 121001 - 121500 | 2.52411 |
| 121501 - 122000 | 2.53033 |
| 122001 - 122500 | 2.53656 |
| 122501 - 123000 | 2.54279 |
| 123001 - 123500 | 2.54902 |
| 123501 - 124000 | 2.55525 |

| Stated Value Range | Factor |
|--------------------|---------|
| 124001 - 124500 | 2.56148 |
| 124501 - 125000 | 2.56771 |
| 125001 - 125500 | 2.57394 |
| 125501 - 126000 | 2.58017 |
| 126001 - 126500 | 2.58640 |
| 126501 - 127000 | 2.59263 |
| 127001 - 127500 | 2.59886 |
| 127501 - 128000 | 2.60509 |
| 128001 - 128500 | 2.61132 |
| 128501 - 129000 | 2.61755 |
| 129001 - 129500 | 2.62378 |
| 129501 - 130000 | 2.63001 |
| 130001 - 130500 | 2.63624 |
| 130501 - 131000 | 2.64247 |
| 131001 - 131500 | 2.64870 |
| 131501 - 132000 | 2.65492 |
| 132001 - 132500 | 2.66115 |
| 132501 - 133000 | 2.66738 |
| 133001 - 133500 | 2.67361 |
| 133501 - 134000 | 2.67984 |
| 134001 - 134500 | 2.68607 |
| 134501 - 135000 | 2.69230 |
| 135001 - 135500 | 2.69853 |
| 135501 - 136000 | 2.70476 |
| 136001 - 136500 | 2.71099 |
| 136501 - 137000 | 2.71722 |
| 137001 - 137500 | 2.72345 |
| 137501 - 138000 | 2.72968 |
| 138001 - 138500 | 2.73591 |
| 138501 - 139000 | 2.74214 |
| 139001 - 139500 | 2.74837 |
| 139501 - 140000 | 2.75460 |
| 140001 - 140500 | 2.76083 |
| 140501 - 141000 | 2.76706 |
| 141001 - 141500 | 2.77329 |
| 141501 - 142000 | 2.77951 |
| 142001 - 142500 | 2.78574 |

| Stated Value Range | Factor |
|--------------------|---------|
| 142501 - 143000 | 2.79197 |
| 143001 - 143500 | 2.79820 |
| 143501 - 144000 | 2.80443 |
| 144001 - 144500 | 2.81066 |
| 144501 - 145000 | 2.81689 |
| 145001 - 145500 | 2.82312 |
| 145501 - 146000 | 2.82935 |
| 146001 - 146500 | 2.83558 |
| 146501 - 147000 | 2.84181 |
| 147001 - 147500 | 2.84804 |
| 147501 - 148000 | 2.85427 |
| 148001 - 148500 | 2.86050 |
| 148501 - 149000 | 2.86673 |
| 149001 - 149500 | 2.87296 |
| 149501 - 150000 | 2.87919 |
| 150001 - 150500 | 2.88542 |
| 150501 - 151000 | 2.89165 |
| 151001 - 151500 | 2.89788 |
| 151501 - 152000 | 2.90410 |
| 152001 - 152500 | 2.91033 |
| 152501 - 153000 | 2.91656 |
| 153001 - 153500 | 2.92279 |
| 153501 - 154000 | 2.92902 |
| 154001 - 154500 | 2.93525 |
| 154501 - 155000 | 2.94148 |
| 155001 - 155500 | 2.94771 |
| 155501 - 156000 | 2.95394 |
| 156001 - 156500 | 2.96017 |
| 156501 - 157000 | 2.96640 |
| 157001 - 157500 | 2.97263 |
| 157501 - 158000 | 2.97886 |
| 158001 - 158500 | 2.98509 |
| 158501 - 159000 | 2.99132 |
| 159001 - 159500 | 2.99755 |
| 159501 - 160000 | 3.00377 |
| 160001 - 160500 | 3.01000 |
| 160501 - 161000 | 3.01623 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|--------------------|---------|
| 161001 - 161500 | 3.02246 |
| 161501 - 162000 | 3.02869 |
| 162001 - 162500 | 3.03492 |
| 162501 - 163000 | 3.04115 |
| 163001 - 163500 | 3.04738 |
| 163501 - 164000 | 3.05361 |
| 164001 - 164500 | 3.05984 |
| 164501 - 165000 | 3.06607 |
| 165001 - 165500 | 3.07230 |
| 165501 - 166000 | 3.07853 |
| 166001 - 166500 | 3.08476 |
| 166501 - 167000 | 3.09099 |
| 167001 - 167500 | 3.09722 |
| 167501 - 168000 | 3.10345 |
| 168001 - 168500 | 3.10968 |
| 168501 - 169000 | 3.11591 |
| 169001 - 169500 | 3.12214 |
| 169501 - 170000 | 3.12836 |
| 170001 - 170500 | 3.13459 |
| 170501 - 171000 | 3.14082 |
| 171001 - 171500 | 3.14705 |
| 171501 - 172000 | 3.15328 |
| 172001 - 172500 | 3.15951 |
| 172501 - 173000 | 3.16574 |
| 173001 - 173500 | 3.17197 |
| 173501 - 174000 | 3.17820 |
| 174001 - 174500 | 3.18443 |
| 174501 - 175000 | 3.19066 |
| 175001 - 175500 | 3.19689 |
| 175501 - 176000 | 3.20312 |
| 176001 - 176500 | 3.20935 |
| 176501 - 177000 | 3.21558 |
| 177001 - 177500 | 3.22181 |
| 177501 - 178000 | 3.22804 |
| 178001 - 178500 | 3.23427 |
| 178501 - 179000 | 3.25524 |
| 179001 - 179500 | 3.27620 |

| Stated Value Range | Factor |
|--------------------|---------|
| 179501 - 180000 | 3.29717 |
| 180001 - 180500 | 3.31813 |
| 180501 - 181000 | 3.32475 |
| 181001 - 181500 | 3.33137 |
| 181501 - 182000 | 3.33798 |
| 182001 - 182500 | 3.34460 |
| 182501 - 183000 | 3.35122 |
| 183001 - 183500 | 3.35784 |
| 183501 - 184000 | 3.36445 |
| 184001 - 184500 | 3.37107 |
| 184501 - 185000 | 3.37769 |
| 185001 - 185500 | 3.38431 |
| 185501 - 186000 | 3.39092 |
| 186001 - 186500 | 3.39754 |
| 186501 - 187000 | 3.40416 |
| 187001 - 187500 | 3.41078 |
| 187501 - 188000 | 3.41739 |
| 188001 - 188500 | 3.42401 |
| 188501 - 189000 | 3.43063 |
| 189001 - 189500 | 3.43725 |
| 189501 - 190000 | 3.44386 |
| 190001 - 190500 | 3.45048 |
| 190501 - 191000 | 3.45710 |
| 191001 - 191500 | 3.46372 |
| 191501 - 192000 | 3.47033 |
| 192001 - 192500 | 3.47695 |
| 192501 - 193000 | 3.48357 |
| 193001 - 193500 | 3.49019 |
| 193501 - 194000 | 3.49680 |
| 194001 - 194500 | 3.50342 |
| 194501 - 195000 | 3.51004 |
| 195001 - 195500 | 3.51666 |
| 195501 - 196000 | 3.52327 |
| 196001 - 196500 | 3.52989 |
| 196501 - 197000 | 3.53651 |
| 197001 - 197500 | 3.54313 |
| 197501 - 198000 | 3.54974 |

| Stated Value Range | Factor |
|--------------------|---------|
| 198001 - 198500 | 3.55636 |
| 198501 - 199000 | 3.57621 |
| 199001 - 199500 | 3.59607 |
| 199501 - 200000 | 3.61592 |
| 200001 - 200500 | 3.63577 |
| 200501 - 201000 | 3.64239 |
| 201001 - 201500 | 3.64900 |
| 201501 - 202000 | 3.65562 |
| 202001 - 202500 | 3.66224 |
| 202501 - 203000 | 3.66886 |
| 203001 - 203500 | 3.67547 |
| 203501 - 204000 | 3.68209 |
| 204001 - 204500 | 3.68871 |
| 204501 - 205000 | 3.69532 |
| 205001 - 205500 | 3.70194 |
| 205501 - 206000 | 3.70856 |
| 206001 - 206500 | 3.71517 |
| 206501 - 207000 | 3.72179 |
| 207001 - 207500 | 3.72841 |
| 207501 - 208000 | 3.73503 |
| 208001 - 208500 | 3.74164 |
| 208501 - 209000 | 3.74826 |
| 209001 - 209500 | 3.75488 |
| 209501 - 210000 | 3.76149 |
| 210001 - 210500 | 3.76811 |
| 210501 - 211000 | 3.77473 |
| 211001 - 211500 | 3.78135 |
| 211501 - 212000 | 3.78796 |
| 212001 - 212500 | 3.79458 |
| 212501 - 213000 | 3.80120 |
| 213001 - 213500 | 3.80782 |
| 213501 - 214000 | 3.81443 |
| 214001 - 214500 | 3.82105 |
| 214501 - 215000 | 3.82767 |
| 215001 - 215500 | 3.83429 |
| 215501 - 216000 | 3.84090 |
| 216001 - 216500 | 3.84752 |

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| Stated Value Range | Factor |
|--------------------|---------|
| 216501 - 217000 | 3.85414 |
| 217001 - 217500 | 3.86076 |
| 217501 - 218000 | 3.86737 |
| 218001 - 218500 | 3.87399 |
| 218501 - 219000 | 3.88061 |
| 219001 - 219500 | 3.88723 |
| 219501 - 220000 | 3.89384 |
| 220001 - 220500 | 3.90046 |
| 220501 - 221000 | 3.90708 |
| 221001 - 221500 | 3.91369 |
| 221501 - 222000 | 3.92031 |
| 222001 - 222500 | 3.92693 |
| 222501 - 223000 | 3.93355 |
| 223001 - 223500 | 3.94016 |
| 223501 - 224000 | 3.94678 |
| 224001 - 224500 | 3.95340 |
| 224501 - 225000 | 3.96001 |
| 225001 - 225500 | 3.96663 |
| 225501 - 226000 | 3.97325 |
| 226001 - 226500 | 3.97986 |
| 226501 - 227000 | 3.98648 |
| 227001 - 227500 | 3.99310 |
| 227501 - 228000 | 3.99972 |
| 228001 - 228500 | 4.00633 |
| 228501 - 229000 | 4.01295 |
| 229001 - 229500 | 4.01957 |
| 229501 - 230000 | 4.02618 |
| 230001 - 230500 | 4.03280 |
| 230501 - 231000 | 4.03942 |
| 231001 - 231500 | 4.04604 |
| 231501 - 232000 | 4.05265 |
| 232001 - 232500 | 4.05927 |
| 232501 - 233000 | 4.06589 |
| 233001 - 233500 | 4.07251 |
| 233501 - 234000 | 4.07912 |
| 234001 - 234500 | 4.08574 |
| 234501 - 235000 | 4.09236 |

| Stated Value Range | Factor |
|--------------------|---------|
| 235001 - 235500 | 4.09898 |
| 235501 - 236000 | 4.10559 |
| 236001 - 236500 | 4.11221 |
| 236501 - 237000 | 4.11883 |
| 237001 - 237500 | 4.12545 |
| 237501 - 238000 | 4.13206 |
| 238001 - 238500 | 4.13868 |
| 238501 - 239000 | 4.14530 |
| 239001 - 239500 | 4.15192 |
| 239501 - 240000 | 4.15853 |
| 240001 - 240500 | 4.16515 |
| 240501 - 241000 | 4.17177 |
| 241001 - 241500 | 4.17839 |
| 241501 - 242000 | 4.18500 |
| 242001 - 242500 | 4.19162 |
| 242501 - 243000 | 4.19824 |
| 243001 - 243500 | 4.20486 |
| 243501 - 244000 | 4.21147 |
| 244001 - 244500 | 4.21809 |
| 244501 - 245000 | 4.22471 |
| 245001 - 245500 | 4.23133 |
| 245501 - 246000 | 4.23794 |
| 246001 - 246500 | 4.24456 |
| 246501 - 247000 | 4.25118 |
| 247001 - 247500 | 4.25780 |
| 247501 - 248000 | 4.26441 |
| 248001 - 248500 | 4.27103 |
| 248501 - 249000 | 4.27765 |
| 249001 - 249500 | 4.28427 |
| 249501 - 250000 | 4.29088 |
| 250001 - 250500 | 4.29750 |
| 250501 - 251000 | 4.30412 |
| 251001 - 251500 | 4.31073 |
| 251501 - 252000 | 4.31735 |
| 252001 - 252500 | 4.32397 |
| 252501 - 253000 | 4.33059 |
| 253001 - 253500 | 4.33720 |

| Stated Value Range | Factor |
|--------------------|---------|
| 253501 - 254000 | 4.34382 |
| 254001 - 254500 | 4.35044 |
| 254501 - 255000 | 4.35705 |
| 255001 - 255500 | 4.36367 |
| 255501 - 256000 | 4.37029 |
| 256001 - 256500 | 4.37690 |
| 256501 - 257000 | 4.38352 |
| 257001 - 257500 | 4.39014 |
| 257501 - 258000 | 4.39676 |
| 258001 - 258500 | 4.40337 |
| 258501 - 259000 | 4.40999 |
| 259001 - 259500 | 4.41661 |
| 259501 - 260000 | 4.42322 |
| 260001 - 260500 | 4.42984 |
| 260501 - 261000 | 4.43646 |
| 261001 - 261500 | 4.44308 |
| 261501 - 262000 | 4.44969 |
| 262001 - 262500 | 4.45631 |
| 262501 - 263000 | 4.46293 |
| 263001 - 263500 | 4.46955 |
| 263501 - 264000 | 4.47616 |
| 264001 - 264500 | 4.48278 |
| 264501 - 265000 | 4.48940 |
| 265001 - 265500 | 4.49602 |
| 265501 - 266000 | 4.50263 |
| 266001 - 266500 | 4.50925 |
| 266501 - 267000 | 4.51587 |
| 267001 - 267500 | 4.52249 |
| 267501 - 268000 | 4.52910 |
| 268001 - 268500 | 4.53572 |
| 268501 - 269000 | 4.54234 |
| 269001 - 269500 | 4.54896 |
| 269501 - 270000 | 4.55557 |
| 270001 - 270500 | 4.56219 |
| 270501 - 271000 | 4.56881 |
| 271001 - 271500 | 4.57543 |
| 271501 - 272000 | 4.58204 |

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| Stated Value Range | Factor |
|--------------------|---------|
| 272001 - 272500 | 4.58866 |
| 272501 - 273000 | 4.59528 |
| 273001 - 273500 | 4.60190 |
| 273501 - 274000 | 4.60851 |
| 274001 - 274500 | 4.61513 |
| 274501 - 275000 | 4.62175 |
| 275001 - 275500 | 4.62837 |
| 275501 - 276000 | 4.63498 |
| 276001 - 276500 | 4.64160 |
| 276501 - 277000 | 4.64822 |
| 277001 - 277500 | 4.65484 |
| 277501 - 278000 | 4.66145 |
| 278001 - 278500 | 4.66807 |
| 278501 - 279000 | 4.67469 |
| 279001 - 279500 | 4.68131 |
| 279501 - 280000 | 4.68792 |
| 280001 - 280500 | 4.69454 |
| 280501 - 281000 | 4.70116 |
| 281001 - 281500 | 4.70777 |
| 281501 - 282000 | 4.71439 |
| 282001 - 282500 | 4.72101 |
| 282501 - 283000 | 4.72763 |
| 283001 - 283500 | 4.73424 |
| 283501 - 284000 | 4.74086 |
| 284001 - 284500 | 4.74748 |
| 284501 - 285000 | 4.75409 |
| 285001 - 285500 | 4.76071 |
| 285501 - 286000 | 4.76733 |
| 286001 - 286500 | 4.77394 |
| 286501 - 287000 | 4.78056 |
| 287001 - 287500 | 4.78718 |
| 287501 - 288000 | 4.79380 |
| 288001 - 288500 | 4.80041 |
| 288501 - 289000 | 4.80703 |
| 289001 - 289500 | 4.81365 |
| 289501 - 290000 | 4.82026 |
| 290001 - 290500 | 4.82688 |

| Stated Value Range | Factor |
|--------------------|---------|
| 290501 - 291000 | 4.83350 |
| 291001 - 291500 | 4.84012 |
| 291501 - 292000 | 4.84673 |
| 292001 - 292500 | 4.85335 |
| 292501 - 293000 | 4.85997 |
| 293001 - 293500 | 4.86659 |
| 293501 - 294000 | 4.87320 |
| 294001 - 294500 | 4.87982 |
| 294501 - 295000 | 4.88644 |
| 295001 - 295500 | 4.89306 |
| 295501 - 296000 | 4.89967 |
| 296001 - 296500 | 4.90629 |
| 296501 - 297000 | 4.91291 |
| 297001 - 297500 | 4.91953 |
| 297501 - 298000 | 4.92614 |
| 298001 - 298500 | 4.93276 |
| 298501 - 299000 | 4.93938 |
| 299001 - 299500 | 4.94600 |
| 299501 - 300000 | 4.95261 |
| 300001 - 300500 | 4.95923 |
| 300501 - 301000 | 4.96585 |
| 301001 - 301500 | 4.97246 |
| 301501 - 302000 | 4.97908 |
| 302001 - 302500 | 4.98570 |
| 302501 - 303000 | 4.99232 |
| 303001 - 303500 | 4.99893 |
| 303501 - 304000 | 5.00555 |
| 304001 - 304500 | 5.01217 |
| 304501 - 305000 | 5.01878 |
| 305001 - 305500 | 5.02540 |
| 305501 - 306000 | 5.03202 |
| 306001 - 306500 | 5.03863 |
| 306501 - 307000 | 5.04525 |
| 307001 - 307500 | 5.05187 |
| 307501 - 308000 | 5.05849 |
| 308001 - 308500 | 5.06510 |
| 308501 - 309000 | 5.07172 |

| Stated Value Range | Factor |
|--------------------|---------|
| 309001 - 309500 | 5.07834 |
| 309501 - 310000 | 5.08495 |
| 310001 - 310500 | 5.09157 |
| 310501 - 311000 | 5.09819 |
| 311001 - 311500 | 5.10481 |
| 311501 - 312000 | 5.11142 |
| 312001 - 312500 | 5.11804 |
| 312501 - 313000 | 5.12466 |
| 313001 - 313500 | 5.13128 |
| 313501 - 314000 | 5.13789 |
| 314001 - 314500 | 5.14451 |
| 314501 - 315000 | 5.15113 |
| 315001 - 315500 | 5.15775 |
| 315501 - 316000 | 5.16436 |
| 316001 - 316500 | 5.17098 |
| 316501 - 317000 | 5.17760 |
| 317001 - 317500 | 5.18422 |
| 317501 - 318000 | 5.19083 |
| 318001 - 318500 | 5.19745 |
| 318501 - 319000 | 5.20407 |
| 319001 - 319500 | 5.21069 |
| 319501 - 320000 | 5.21730 |
| 320001 - 320500 | 5.22392 |
| 320501 - 321000 | 5.23054 |
| 321001 - 321500 | 5.23716 |
| 321501 - 322000 | 5.24377 |
| 322001 - 322500 | 5.25039 |
| 322501 - 323000 | 5.25701 |
| 323001 - 323500 | 5.26363 |
| 323501 - 324000 | 5.27024 |
| 324001 - 324500 | 5.27686 |
| 324501 - 325000 | 5.28348 |
| 325001 - 325500 | 5.29010 |
| 325501 - 326000 | 5.29671 |
| 326001 - 326500 | 5.30333 |
| 326501 - 327000 | 5.30995 |
| 327001 - 327500 | 5.31657 |

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| Stated Value Range | Factor |
|--------------------|---------|
| 327501 - 328000 | 5.32318 |
| 328001 - 328500 | 5.32980 |
| 328501 - 329000 | 5.33642 |
| 329001 - 329500 | 5.34304 |
| 329501 - 330000 | 5.34965 |
| 330001 - 330500 | 5.35627 |
| 330501 - 331000 | 5.36289 |
| 331001 - 331500 | 5.36950 |
| 331501 - 332000 | 5.37612 |
| 332001 - 332500 | 5.38274 |
| 332501 - 333000 | 5.38936 |
| 333001 - 333500 | 5.39597 |
| 333501 - 334000 | 5.40259 |
| 334001 - 334500 | 5.40921 |
| 334501 - 335000 | 5.41582 |
| 335001 - 335500 | 5.42244 |
| 335501 - 336000 | 5.42906 |
| 336001 - 336500 | 5.43567 |
| 336501 - 337000 | 5.44229 |
| 337001 - 337500 | 5.44891 |
| 337501 - 338000 | 5.45553 |
| 338001 - 338500 | 5.46214 |
| 338501 - 339000 | 5.46876 |
| 339001 - 339500 | 5.47538 |
| 339501 - 340000 | 5.48199 |
| 340001 - 340500 | 5.48861 |
| 340501 - 341000 | 5.49523 |
| 341001 - 341500 | 5.50185 |
| 341501 - 342000 | 5.50846 |
| 342001 - 342500 | 5.51508 |
| 342501 - 343000 | 5.52170 |
| 343001 - 343500 | 5.52832 |
| 343501 - 344000 | 5.53493 |
| 344001 - 344500 | 5.54155 |
| 344501 - 345000 | 5.54817 |
| 345001 - 345500 | 5.55479 |
| 345501 - 346000 | 5.56140 |

| Stated Value Range | Factor |
|--------------------|---------|
| 346001 - 346500 | 5.56802 |
| 346501 - 347000 | 5.57464 |
| 347001 - 347500 | 5.58126 |
| 347501 - 348000 | 5.58787 |
| 348001 - 348500 | 5.59449 |
| 348501 - 349000 | 5.60111 |
| 349001 - 349500 | 5.60773 |
| 349501 - 350000 | 5.61434 |
| 350001 - 350500 | 5.62096 |
| 350501 - 351000 | 5.62758 |
| 351001 - 351500 | 5.63420 |
| 351501 - 352000 | 5.64081 |
| 352001 - 352500 | 5.64743 |
| 352501 - 353000 | 5.65405 |
| 353001 - 353500 | 5.66067 |
| 353501 - 354000 | 5.66728 |
| 354001 - 354500 | 5.67390 |
| 354501 - 355000 | 5.68052 |
| 355001 - 355500 | 5.68714 |
| 355501 - 356000 | 5.69375 |
| 356001 - 356500 | 5.70037 |
| 356501 - 357000 | 5.70699 |
| 357001 - 357500 | 5.71361 |
| 357501 - 358000 | 5.72022 |
| 358001 - 358500 | 5.72684 |
| 358501 - 359000 | 5.73346 |
| 359001 - 359500 | 5.74008 |
| 359501 - 360000 | 5.74669 |
| 360001 - 360500 | 5.75331 |
| 360501 - 361000 | 5.75993 |
| 361001 - 361500 | 5.76654 |
| 361501 - 362000 | 5.77316 |
| 362001 - 362500 | 5.77978 |
| 362501 - 363000 | 5.78640 |
| 363001 - 363500 | 5.79301 |
| 363501 - 364000 | 5.79963 |
| 364001 - 364500 | 5.80625 |

| Stated Value Range | Factor |
|--------------------|---------|
| 364501 - 365000 | 5.81286 |
| 365001 - 365500 | 5.81948 |
| 365501 - 366000 | 5.82610 |
| 366001 - 366500 | 5.83271 |
| 366501 - 367000 | 5.83933 |
| 367001 - 367500 | 5.84595 |
| 367501 - 368000 | 5.85257 |
| 368001 - 368500 | 5.85918 |
| 368501 - 369000 | 5.86580 |
| 369001 - 369500 | 5.87242 |
| 369501 - 370000 | 5.87903 |
| 370001 - 370500 | 5.88565 |
| 370501 - 371000 | 5.89227 |
| 371001 - 371500 | 5.89889 |
| 371501 - 372000 | 5.90550 |
| 372001 - 372500 | 5.91212 |
| 372501 - 373000 | 5.91874 |
| 373001 - 373500 | 5.92536 |
| 373501 - 374000 | 5.93197 |
| 374001 - 374500 | 5.93859 |
| 374501 - 375000 | 5.94521 |
| 375001 - 375500 | 5.95183 |
| 375501 - 376000 | 5.95844 |
| 376001 - 376500 | 5.96506 |
| 376501 - 377000 | 5.97168 |
| 377001 - 377500 | 5.97830 |
| 377501 - 378000 | 5.98491 |
| 378001 - 378500 | 5.99153 |
| 378501 - 379000 | 5.99815 |
| 379001 - 379500 | 6.00477 |
| 379501 - 380000 | 6.01138 |
| 380001 - 380500 | 6.01800 |
| 380501 - 381000 | 6.02462 |
| 381001 - 381500 | 6.03123 |
| 381501 - 382000 | 6.03785 |
| 382001 - 382500 | 6.04447 |
| 382501 - 383000 | 6.05109 |

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Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|--------------------|---------|
| 383001 - 383500 | 6.05770 |
| 383501 - 384000 | 6.06432 |
| 384001 - 384500 | 6.07094 |
| 384501 - 385000 | 6.07755 |
| 385001 - 385500 | 6.08417 |
| 385501 - 386000 | 6.09079 |
| 386001 - 386500 | 6.09740 |
| 386501 - 387000 | 6.10402 |
| 387001 - 387500 | 6.11064 |
| 387501 - 388000 | 6.11726 |
| 388001 - 388500 | 6.12387 |
| 388501 - 389000 | 6.13049 |
| 389001 - 389500 | 6.13711 |
| 389501 - 390000 | 6.14372 |
| 390001 - 390500 | 6.15034 |
| 390501 - 391000 | 6.16192 |
| 391001 - 391500 | 6.17350 |
| 391501 - 392000 | 6.18508 |
| 392001 - 392500 | 6.19666 |
| 392501 - 393000 | 6.20824 |
| 393001 - 393500 | 6.21982 |
| 393501 - 394000 | 6.23140 |
| 394001 - 394500 | 6.24298 |
| 394501 - 395000 | 6.25456 |
| 395001 - 395500 | 6.26615 |
| 395501 - 396000 | 6.27773 |
| 396001 - 396500 | 6.28931 |
| 396501 - 397000 | 6.30089 |
| 397001 - 397500 | 6.31247 |
| 397501 - 398000 | 6.32405 |
| 398001 - 398500 | 6.33563 |
| 398501 - 399000 | 6.34721 |
| 399001 - 399500 | 6.35879 |
| 399501 - 400000 | 6.37037 |
| 400001 - 400500 | 6.38195 |
| 400501 - 401000 | 6.38857 |
| 401001 - 401500 | 6.39518 |

| Stated Value Range | Factor |
|--------------------|---------|
| 401501 - 402000 | 6.40180 |
| 402001 - 402500 | 6.40842 |
| 402501 - 403000 | 6.41504 |
| 403001 - 403500 | 6.42165 |
| 403501 - 404000 | 6.42827 |
| 404001 - 404500 | 6.43489 |
| 404501 - 405000 | 6.44151 |
| 405001 - 405500 | 6.44812 |
| 405501 - 406000 | 6.45474 |
| 406001 - 406500 | 6.46136 |
| 406501 - 407000 | 6.46798 |
| 407001 - 407500 | 6.47459 |
| 407501 - 408000 | 6.48121 |
| 408001 - 408500 | 6.48783 |
| 408501 - 409000 | 6.49445 |
| 409001 - 409500 | 6.50106 |
| 409501 - 410000 | 6.50768 |
| 410001 - 410500 | 6.51430 |
| 410501 - 411000 | 6.52092 |
| 411001 - 411500 | 6.52753 |
| 411501 - 412000 | 6.53415 |
| 412001 - 412500 | 6.54077 |
| 412501 - 413000 | 6.54739 |
| 413001 - 413500 | 6.55400 |
| 413501 - 414000 | 6.56062 |
| 414001 - 414500 | 6.56724 |
| 414501 - 415000 | 6.57385 |
| 415001 - 415500 | 6.58047 |
| 415501 - 416000 | 6.58709 |
| 416001 - 416500 | 6.59371 |
| 416501 - 417000 | 6.60032 |
| 417001 - 417500 | 6.60694 |
| 417501 - 418000 | 6.61356 |
| 418001 - 418500 | 6.62018 |
| 418501 - 419000 | 6.62679 |
| 419001 - 419500 | 6.63341 |
| 419501 - 420000 | 6.64003 |

| Stated Value Range | Factor |
|--------------------|---------|
| 420001 - 420500 | 6.64665 |
| 420501 - 421000 | 6.65326 |
| 421001 - 421500 | 6.65988 |
| 421501 - 422000 | 6.66650 |
| 422001 - 422500 | 6.67312 |
| 422501 - 423000 | 6.67973 |
| 423001 - 423500 | 6.68635 |
| 423501 - 424000 | 6.69297 |
| 424001 - 424500 | 6.69959 |
| 424501 - 425000 | 6.70620 |
| 425001 - 425500 | 6.71282 |
| 425501 - 426000 | 6.71944 |
| 426001 - 426500 | 6.72605 |
| 426501 - 427000 | 6.73267 |
| 427001 - 427500 | 6.73929 |
| 427501 - 428000 | 6.74591 |
| 428001 - 428500 | 6.75252 |
| 428501 - 429000 | 6.75914 |
| 429001 - 429500 | 6.76576 |
| 429501 - 430000 | 6.77237 |
| 430001 - 430500 | 6.77899 |
| 430501 - 431000 | 6.78561 |
| 431001 - 431500 | 6.79223 |
| 431501 - 432000 | 6.79884 |
| 432001 - 432500 | 6.80546 |
| 432501 - 433000 | 6.81208 |
| 433001 - 433500 | 6.81870 |
| 433501 - 434000 | 6.82531 |
| 434001 - 434500 | 6.83193 |
| 434501 - 435000 | 6.83855 |
| 435001 - 435500 | 6.84516 |
| 435501 - 436000 | 6.85178 |
| 436001 - 436500 | 6.85840 |
| 436501 - 437000 | 6.86502 |
| 437001 - 437500 | 6.87163 |
| 437501 - 438000 | 6.87825 |
| 438001 - 438500 | 6.88487 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|---------------------------|---------------|
| 438501 - 439000 | 6.89148 |
| 439001 - 439500 | 6.89810 |
| 439501 - 440000 | 6.90472 |
| 440001 - 440500 | 6.91134 |
| 440501 - 441000 | 6.91795 |
| 441001 - 441500 | 6.92457 |
| 441501 - 442000 | 6.93119 |
| 442001 - 442500 | 6.93780 |
| 442501 - 443000 | 6.94442 |
| 443001 - 443500 | 6.95104 |
| 443501 - 444000 | 6.95766 |
| 444001 - 444500 | 6.96427 |
| 444501 - 445000 | 6.97089 |
| 445001 - 445500 | 6.97751 |
| 445501 - 446000 | 6.98413 |
| 446001 - 446500 | 6.99074 |
| 446501 - 447000 | 6.99736 |
| 447001 - 447500 | 7.00398 |
| 447501 - 448000 | 7.01059 |
| 448001 - 448500 | 7.01721 |
| 448501 - 449000 | 7.02383 |
| 449001 - 449500 | 7.03045 |
| 449501 - 450000 | 7.03706 |
| 450001 - 450500 | 7.04368 |
| 450501 - 451000 | 7.05030 |
| 451001 - 451500 | 7.05691 |
| 451501 - 452000 | 7.06353 |
| 452001 - 452500 | 7.07015 |
| 452501 - 453000 | 7.07677 |
| 453001 - 453500 | 7.08338 |
| 453501 - 454000 | 7.09000 |
| 454001 - 454500 | 7.09662 |
| 454501 - 455000 | 7.10324 |
| 455001 - 455500 | 7.10985 |
| 455501 - 456000 | 7.11647 |
| 456001 - 456500 | 7.12309 |
| 456501 - 457000 | 7.12971 |

| Stated Value Range | Factor |
|---------------------------|---------------|
| 457001 - 457500 | 7.13632 |
| 457501 - 458000 | 7.14294 |
| 458001 - 458500 | 7.14956 |
| 458501 - 459000 | 7.15618 |
| 459001 - 459500 | 7.16279 |
| 459501 - 460000 | 7.16941 |
| 460001 - 460500 | 7.17603 |
| 460501 - 461000 | 7.18265 |
| 461001 - 461500 | 7.18926 |
| 461501 - 462000 | 7.19588 |
| 462001 - 462500 | 7.20250 |
| 462501 - 463000 | 7.20912 |
| 463001 - 463500 | 7.21573 |
| 463501 - 464000 | 7.22235 |
| 464001 - 464500 | 7.22897 |
| 464501 - 465000 | 7.23558 |
| 465001 - 465500 | 7.24220 |
| 465501 - 466000 | 7.24882 |
| 466001 - 466500 | 7.25544 |
| 466501 - 467000 | 7.26205 |
| 467001 - 467500 | 7.26867 |
| 467501 - 468000 | 7.27529 |
| 468001 - 468500 | 7.28191 |
| 468501 - 469000 | 7.28852 |
| 469001 - 469500 | 7.29514 |
| 469501 - 470000 | 7.30176 |
| 470001 - 470500 | 7.30838 |
| 470501 - 471000 | 7.31499 |
| 471001 - 471500 | 7.32161 |
| 471501 - 472000 | 7.32823 |
| 472001 - 472500 | 7.33485 |
| 472501 - 473000 | 7.34146 |
| 473001 - 473500 | 7.34808 |
| 473501 - 474000 | 7.35470 |
| 474001 - 474500 | 7.36132 |
| 474501 - 475000 | 7.36793 |
| 475001 - 475500 | 7.37455 |

| Stated Value Range | Factor |
|---------------------------|---------------|
| 475501 - 476000 | 7.39109 |
| 476001 - 476500 | 7.40764 |
| 476501 - 477000 | 7.42418 |
| 477001 - 477500 | 7.44072 |
| 477501 - 478000 | 7.45727 |
| 478001 - 478500 | 7.47381 |
| 478501 - 479000 | 7.49035 |
| 479001 - 479500 | 7.50690 |
| 479501 - 480000 | 7.52344 |
| 480001 - 480500 | 7.53998 |
| 480501 - 481000 | 7.55653 |
| 481001 - 481500 | 7.57307 |
| 481501 - 482000 | 7.58961 |
| 482001 - 482500 | 7.60615 |
| 482501 - 483000 | 7.62270 |
| 483001 - 483500 | 7.63924 |
| 483501 - 484000 | 7.65578 |
| 484001 - 484500 | 7.67233 |
| 484501 - 485000 | 7.68887 |
| 485001 - 485500 | 7.70541 |
| 485501 - 486000 | 7.72196 |
| 486001 - 486500 | 7.73850 |
| 486501 - 487000 | 7.75504 |
| 487001 - 487500 | 7.77159 |
| 487501 - 488000 | 7.78813 |
| 488001 - 488500 | 7.80467 |
| 488501 - 489000 | 7.82122 |
| 489001 - 489500 | 7.83776 |
| 489501 - 490000 | 7.85430 |
| 490001 - 490500 | 7.87085 |
| 490501 - 491000 | 7.88739 |
| 491001 - 491500 | 7.90393 |
| 491501 - 492000 | 7.92048 |
| 492001 - 492500 | 7.93702 |
| 492501 - 493000 | 7.95356 |
| 493001 - 493500 | 7.97011 |
| 493501 - 494000 | 7.98665 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|---------------------------|---------------|
| 494001 - 494500 | 8.00319 |
| 494501 - 495000 | 8.01973 |
| 495001 - 495500 | 8.03628 |
| 495501 - 496000 | 8.05282 |
| 496001 - 496500 | 8.06936 |
| 496501 - 497000 | 8.08591 |
| 497001 - 497500 | 8.10245 |
| 497501 - 498000 | 8.11899 |
| 498001 - 498500 | 8.13554 |
| 498501 - 499000 | 8.15208 |
| 499001 - 499500 | 8.16862 |
| 499501 - 500000 | 8.18517 |
| 500001+ | 8.20171 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Trailers

| Stated Value Range | Factor |
|--------------------|---------|
| 0 - 1000 | 0.33896 |
| 1001 - 1500 | 0.37017 |
| 1501 - 2000 | 0.39098 |
| 2001 - 2500 | 0.41178 |
| 2501 - 3000 | 0.43259 |
| 3001 - 3500 | 0.45340 |
| 3501 - 4000 | 0.47421 |
| 4001 - 4500 | 0.49501 |
| 4501 - 5000 | 0.51582 |
| 5001 - 5500 | 0.53663 |
| 5501 - 6000 | 0.55744 |
| 6001 - 6500 | 0.57825 |
| 6501 - 7000 | 0.59905 |
| 7001 - 7500 | 0.61986 |
| 7501 - 8000 | 0.64067 |
| 8001 - 8500 | 0.66148 |
| 8501 - 9000 | 0.68228 |
| 9001 - 9500 | 0.70309 |
| 9501 - 10000 | 0.72390 |
| 10001 - 10500 | 0.74471 |
| 10501 - 11000 | 0.76551 |
| 11001 - 11500 | 0.78632 |
| 11501 - 12000 | 0.80713 |
| 12001 - 12500 | 0.82794 |
| 12501 - 13000 | 0.84875 |
| 13001 - 13500 | 0.86955 |
| 13501 - 14000 | 0.89036 |
| 14001 - 14500 | 0.91117 |
| 14501 - 15000 | 0.93198 |
| 15001 - 15500 | 0.95278 |
| 15501 - 16000 | 0.97359 |
| 16001 - 16500 | 0.99440 |
| 16501 - 17000 | 1.01521 |

| Stated Value Range | Factor |
|--------------------|---------|
| 17001 - 17500 | 1.03602 |
| 17501 - 18000 | 1.05682 |
| 18001 - 18500 | 1.07763 |
| 18501 - 19000 | 1.09844 |
| 19001 - 19500 | 1.11925 |
| 19501 - 20000 | 1.14005 |
| 20001 - 20500 | 1.17127 |
| 20501 - 21000 | 1.19208 |
| 21001 - 21500 | 1.21288 |
| 21501 - 22000 | 1.23369 |
| 22001 - 22500 | 1.25450 |
| 22501 - 23000 | 1.27531 |
| 23001 - 23500 | 1.29611 |
| 23501 - 24000 | 1.31692 |
| 24001 - 24500 | 1.33773 |
| 24501 - 25000 | 1.35854 |
| 25001 - 25500 | 1.37934 |
| 25501 - 26000 | 1.40015 |
| 26001 - 26500 | 1.42096 |
| 26501 - 27000 | 1.44177 |
| 27001 - 27500 | 1.46257 |
| 27501 - 28000 | 1.48338 |
| 28001 - 28500 | 1.50419 |
| 28501 - 29000 | 1.52500 |
| 29001 - 29500 | 1.54580 |
| 29501 - 30000 | 1.56661 |
| 30001 - 30500 | 1.58742 |
| 30501 - 31000 | 1.60823 |
| 31001 - 31500 | 1.62904 |
| 31501 - 32000 | 1.64985 |
| 32001 - 32500 | 1.67065 |
| 32501 - 33000 | 1.69146 |
| 33001 - 33500 | 1.71227 |

| Stated Value Range | Factor |
|--------------------|---------|
| 33501 - 34000 | 1.73308 |
| 34001 - 34500 | 1.75388 |
| 34501 - 35000 | 1.77469 |
| 35001 - 35500 | 1.79550 |
| 35501 - 36000 | 1.81631 |
| 36001 - 36500 | 1.83711 |
| 36501 - 37000 | 1.85792 |
| 37001 - 37500 | 1.87873 |
| 37501 - 38000 | 1.89954 |
| 38001 - 38500 | 1.92034 |
| 38501 - 39000 | 1.94115 |
| 39001 - 39500 | 1.96196 |
| 39501 - 40000 | 1.98277 |
| 40001 - 40500 | 2.00358 |
| 40501 - 41000 | 2.02439 |
| 41001 - 41500 | 2.04519 |
| 41501 - 42000 | 2.06600 |
| 42001 - 42500 | 2.08681 |
| 42501 - 43000 | 2.10762 |
| 43001 - 43500 | 2.12842 |
| 43501 - 44000 | 2.14923 |
| 44001 - 44500 | 2.17004 |
| 44501 - 45000 | 2.19085 |
| 45001 - 45500 | 2.21165 |
| 45501 - 46000 | 2.23246 |
| 46001 - 46500 | 2.25327 |
| 46501 - 47000 | 2.27408 |
| 47001 - 47500 | 2.29488 |
| 47501 - 48000 | 2.31569 |
| 48001 - 48500 | 2.33650 |
| 48501 - 49000 | 2.35731 |
| 49001 - 49500 | 2.37811 |
| 49501 - 50000 | 2.39892 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|--------------------|---------|
| 50001 - 50500 | 2.41973 |
| 50501 - 51000 | 2.44054 |
| 51001 - 51500 | 2.46135 |
| 51501 - 52000 | 2.48216 |
| 52001 - 52500 | 2.50296 |
| 52501 - 53000 | 2.52377 |
| 53001 - 53500 | 2.54458 |
| 53501 - 54000 | 2.56539 |
| 54001 - 54500 | 2.58619 |
| 54501 - 55000 | 2.60700 |
| 55001 - 55500 | 2.62781 |
| 55501 - 56000 | 2.64862 |
| 56001 - 56500 | 2.66942 |
| 56501 - 57000 | 2.69023 |
| 57001 - 57500 | 2.71104 |
| 57501 - 58000 | 2.73185 |
| 58001 - 58500 | 2.75265 |
| 58501 - 59000 | 2.77346 |
| 59001 - 59500 | 2.79427 |
| 59501 - 60000 | 2.81508 |
| 60001 - 60500 | 2.83588 |
| 60501 - 61000 | 2.85669 |
| 61001 - 61500 | 2.87750 |
| 61501 - 62000 | 2.89831 |
| 62001 - 62500 | 2.91912 |
| 62501 - 63000 | 2.93993 |
| 63001 - 63500 | 2.96073 |
| 63501 - 64000 | 2.98154 |
| 64001 - 64500 | 3.00235 |
| 64501 - 65000 | 3.02316 |
| 65001 - 65500 | 3.04396 |
| 65501 - 66000 | 3.07517 |
| 66001 - 66500 | 3.10638 |
| 66501 - 67000 | 3.12719 |
| 67001 - 67500 | 3.14800 |
| 67501 - 68000 | 3.16881 |
| 68001 - 68500 | 3.18962 |

| Stated Value Range | Factor |
|--------------------|---------|
| 68501 - 69000 | 3.21043 |
| 69001 - 69500 | 3.23124 |
| 69501 - 70000 | 3.25204 |
| 70001 - 70500 | 3.27285 |
| 70501 - 71000 | 3.29366 |
| 71001 - 71500 | 3.31447 |
| 71501 - 72000 | 3.33527 |
| 72001 - 72500 | 3.35608 |
| 72501 - 73000 | 3.37689 |
| 73001 - 73500 | 3.39770 |
| 73501 - 74000 | 3.41850 |
| 74001 - 74500 | 3.43931 |
| 74501 - 75000 | 3.46012 |
| 75001 - 75500 | 3.48093 |
| 75501 - 76000 | 3.50173 |
| 76001 - 76500 | 3.52254 |
| 76501 - 77000 | 3.54335 |
| 77001 - 77500 | 3.56416 |
| 77501 - 78000 | 3.58496 |
| 78001 - 78500 | 3.60577 |
| 78501 - 79000 | 3.60807 |
| 79001 - 79500 | 3.61036 |
| 79501 - 80000 | 3.61266 |
| 80001 - 80500 | 3.61495 |
| 80501 - 81000 | 3.62536 |
| 81001 - 81500 | 3.63576 |
| 81501 - 82000 | 3.64617 |
| 82001 - 82500 | 3.65657 |
| 82501 - 83000 | 3.66697 |
| 83001 - 83500 | 3.67738 |
| 83501 - 84000 | 3.68778 |
| 84001 - 84500 | 3.69818 |
| 84501 - 85000 | 3.72186 |
| 85001 - 85500 | 3.74554 |
| 85501 - 86000 | 3.76922 |
| 86001 - 86500 | 3.79290 |
| 86501 - 87000 | 3.80330 |

| Stated Value Range | Factor |
|--------------------|---------|
| 87001 - 87500 | 3.81371 |
| 87501 - 88000 | 3.82411 |
| 88001 - 88500 | 3.83451 |
| 88501 - 89000 | 3.85403 |
| 89001 - 89500 | 3.87356 |
| 89501 - 90000 | 3.89308 |
| 90001 - 90500 | 3.91260 |
| 90501 - 91000 | 3.92301 |
| 91001 - 91500 | 3.93341 |
| 91501 - 92000 | 3.94382 |
| 92001 - 92500 | 3.95422 |
| 92501 - 93000 | 3.96462 |
| 93001 - 93500 | 3.97503 |
| 93501 - 94000 | 3.98543 |
| 94001 - 94500 | 3.99583 |
| 94501 - 95000 | 4.01535 |
| 95001 - 95500 | 4.03488 |
| 95501 - 96000 | 4.05440 |
| 96001 - 96500 | 4.07392 |
| 96501 - 97000 | 4.08433 |
| 97001 - 97500 | 4.09473 |
| 97501 - 98000 | 4.10514 |
| 98001 - 98500 | 4.11554 |
| 98501 - 99000 | 4.13543 |
| 99001 - 99500 | 4.15531 |
| 99501 - 100000 | 4.17520 |
| 100001 - 100500 | 4.19508 |
| 100501 - 101000 | 4.20549 |
| 101001 - 101500 | 4.21589 |
| 101501 - 102000 | 4.22630 |
| 102001 - 102500 | 4.23670 |
| 102501 - 103000 | 4.24710 |
| 103001 - 103500 | 4.25751 |
| 103501 - 104000 | 4.26791 |
| 104001 - 104500 | 4.27831 |
| 104501 - 105000 | 4.29820 |
| 105001 - 105500 | 4.31808 |

Canal Insurance Company – California
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| Stated Value Range | Factor |
|--------------------|---------|
| 105501 - 106000 | 4.33797 |
| 106001 - 106500 | 4.35785 |
| 106501 - 107000 | 4.36826 |
| 107001 - 107500 | 4.37866 |
| 107501 - 108000 | 4.38907 |
| 108001 - 108500 | 4.39947 |
| 108501 - 109000 | 4.41974 |
| 109001 - 109500 | 4.44000 |
| 109501 - 110000 | 4.46027 |
| 110001 - 110500 | 4.48053 |
| 110501 - 111000 | 4.49094 |
| 111001 - 111500 | 4.50134 |
| 111501 - 112000 | 4.51175 |
| 112001 - 112500 | 4.52215 |
| 112501 - 113000 | 4.53255 |
| 113001 - 113500 | 4.54296 |
| 113501 - 114000 | 4.55336 |
| 114001 - 114500 | 4.56376 |
| 114501 - 115000 | 4.58403 |
| 115001 - 115500 | 4.60430 |
| 115501 - 116000 | 4.62456 |
| 116001 - 116500 | 4.64483 |
| 116501 - 117000 | 4.65523 |
| 117001 - 117500 | 4.66564 |
| 117501 - 118000 | 4.67604 |
| 118001 - 118500 | 4.68644 |
| 118501 - 119000 | 4.70710 |
| 119001 - 119500 | 4.72777 |
| 119501 - 120000 | 4.74843 |
| 120001 - 120500 | 4.76909 |
| 120501 - 121000 | 4.77949 |
| 121001 - 121500 | 4.78990 |
| 121501 - 122000 | 4.80030 |
| 122001 - 122500 | 4.81070 |
| 122501 - 123000 | 4.82111 |
| 123001 - 123500 | 4.83151 |
| 123501 - 124000 | 4.84192 |

| Stated Value Range | Factor |
|--------------------|---------|
| 124001 - 124500 | 4.85232 |
| 124501 - 125000 | 4.87298 |
| 125001 - 125500 | 4.89364 |
| 125501 - 126000 | 4.91430 |
| 126001 - 126500 | 4.93496 |
| 126501 - 127000 | 4.94536 |
| 127001 - 127500 | 4.95577 |
| 127501 - 128000 | 4.96617 |
| 128001 - 128500 | 4.97657 |
| 128501 - 129000 | 4.99764 |
| 129001 - 129500 | 5.01872 |
| 129501 - 130000 | 5.03979 |
| 130001 - 130500 | 5.06086 |
| 130501 - 131000 | 5.07127 |
| 131001 - 131500 | 5.08167 |
| 131501 - 132000 | 5.09208 |
| 132001 - 132500 | 5.10248 |
| 132501 - 133000 | 5.11288 |
| 133001 - 133500 | 5.12329 |
| 133501 - 134000 | 5.13369 |
| 134001 - 134500 | 5.14409 |
| 134501 - 135000 | 5.16516 |
| 135001 - 135500 | 5.18624 |
| 135501 - 136000 | 5.20731 |
| 136001 - 136500 | 5.22838 |
| 136501 - 137000 | 5.23879 |
| 137001 - 137500 | 5.24919 |
| 137501 - 138000 | 5.25960 |
| 138001 - 138500 | 5.27000 |
| 138501 - 139000 | 5.30259 |
| 139001 - 139500 | 5.33518 |
| 139501 - 140000 | 5.36777 |
| 140001 - 140500 | 5.40036 |
| 140501 - 141000 | 5.41077 |
| 141001 - 141500 | 5.42117 |
| 141501 - 142000 | 5.43158 |
| 142001 - 142500 | 5.44198 |

| Stated Value Range | Factor |
|--------------------|---------|
| 142501 - 143000 | 5.45239 |
| 143001 - 143500 | 5.46279 |
| 143501 - 144000 | 5.47320 |
| 144001 - 144500 | 5.48360 |
| 144501 - 145000 | 5.49400 |
| 145001 - 145500 | 5.50441 |
| 145501 - 146000 | 5.51481 |
| 146001 - 146500 | 5.52521 |
| 146501 - 147000 | 5.53562 |
| 147001 - 147500 | 5.54602 |
| 147501 - 148000 | 5.55643 |
| 148001 - 148500 | 5.56683 |
| 148501 - 149000 | 5.60607 |
| 149001 - 149500 | 5.64531 |
| 149501 - 150000 | 5.68455 |
| 150001 - 150500 | 5.72379 |
| 150501 - 151000 | 5.73420 |
| 151001 - 151500 | 5.74460 |
| 151501 - 152000 | 5.75501 |
| 152001 - 152500 | 5.76541 |
| 152501 - 153000 | 5.77581 |
| 153001 - 153500 | 5.78622 |
| 153501 - 154000 | 5.79662 |
| 154001 - 154500 | 5.80702 |
| 154501 - 155000 | 5.81743 |
| 155001 - 155500 | 5.82783 |
| 155501 - 156000 | 5.83824 |
| 156001 - 156500 | 5.84864 |
| 156501 - 157000 | 5.85904 |
| 157001 - 157500 | 5.86945 |
| 157501 - 158000 | 5.87985 |
| 158001 - 158500 | 5.89025 |
| 158501 - 159000 | 5.90066 |
| 159001 - 159500 | 5.91106 |
| 159501 - 160000 | 5.92147 |
| 160001 - 160500 | 5.93187 |
| 160501 - 161000 | 5.94227 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|--------------------|---------|
| 161001 - 161500 | 5.95268 |
| 161501 - 162000 | 5.96308 |
| 162001 - 162500 | 5.97348 |
| 162501 - 163000 | 5.98389 |
| 163001 - 163500 | 5.99429 |
| 163501 - 164000 | 6.00470 |
| 164001 - 164500 | 6.01510 |
| 164501 - 165000 | 6.02551 |
| 165001 - 165500 | 6.03591 |
| 165501 - 166000 | 6.04632 |
| 166001 - 166500 | 6.05672 |
| 166501 - 167000 | 6.06712 |
| 167001 - 167500 | 6.07753 |
| 167501 - 168000 | 6.08793 |
| 168001 - 168500 | 6.09833 |
| 168501 - 169000 | 6.10874 |
| 169001 - 169500 | 6.11914 |
| 169501 - 170000 | 6.12955 |
| 170001 - 170500 | 6.13995 |
| 170501 - 171000 | 6.15035 |
| 171001 - 171500 | 6.16076 |
| 171501 - 172000 | 6.17116 |
| 172001 - 172500 | 6.18156 |
| 172501 - 173000 | 6.19197 |
| 173001 - 173500 | 6.20237 |
| 173501 - 174000 | 6.21278 |
| 174001 - 174500 | 6.22318 |
| 174501 - 175000 | 6.23358 |
| 175001 - 175500 | 6.24399 |
| 175501 - 176000 | 6.25439 |
| 176001 - 176500 | 6.26479 |
| 176501 - 177000 | 6.27520 |
| 177001 - 177500 | 6.28560 |
| 177501 - 178000 | 6.29601 |
| 178001 - 178500 | 6.30641 |
| 178501 - 179000 | 6.31681 |
| 179001 - 179500 | 6.32722 |

| Stated Value Range | Factor |
|--------------------|---------|
| 179501 - 180000 | 6.33762 |
| 180001 - 180500 | 6.34802 |
| 180501 - 181000 | 6.35843 |
| 181001 - 181500 | 6.36883 |
| 181501 - 182000 | 6.37924 |
| 182001 - 182500 | 6.38964 |
| 182501 - 183000 | 6.40004 |
| 183001 - 183500 | 6.41045 |
| 183501 - 184000 | 6.42085 |
| 184001 - 184500 | 6.43125 |
| 184501 - 185000 | 6.44166 |
| 185001 - 185500 | 6.45206 |
| 185501 - 186000 | 6.46247 |
| 186001 - 186500 | 6.47287 |
| 186501 - 187000 | 6.48328 |
| 187001 - 187500 | 6.49368 |
| 187501 - 188000 | 6.50409 |
| 188001 - 188500 | 6.51449 |
| 188501 - 189000 | 6.52489 |
| 189001 - 189500 | 6.53530 |
| 189501 - 190000 | 6.54570 |
| 190001 - 190500 | 6.55610 |
| 190501 - 191000 | 6.56651 |
| 191001 - 191500 | 6.57691 |
| 191501 - 192000 | 6.58732 |
| 192001 - 192500 | 6.59772 |
| 192501 - 193000 | 6.60812 |
| 193001 - 193500 | 6.61853 |
| 193501 - 194000 | 6.62893 |
| 194001 - 194500 | 6.63933 |
| 194501 - 195000 | 6.64974 |
| 195001 - 195500 | 6.66014 |
| 195501 - 196000 | 6.67055 |
| 196001 - 196500 | 6.68095 |
| 196501 - 197000 | 6.69135 |
| 197001 - 197500 | 6.70176 |
| 197501 - 198000 | 6.71216 |

| Stated Value Range | Factor |
|--------------------|---------|
| 198001 - 198500 | 6.72256 |
| 198501 - 199000 | 6.79617 |
| 199001 - 199500 | 6.86979 |
| 199501 - 200000 | 6.94340 |
| 200001 - 200500 | 7.01701 |
| 200501 - 201000 | 7.02741 |
| 201001 - 201500 | 7.03782 |
| 201501 - 202000 | 7.04822 |
| 202001 - 202500 | 7.05863 |
| 202501 - 203000 | 7.06903 |
| 203001 - 203500 | 7.07943 |
| 203501 - 204000 | 7.08984 |
| 204001 - 204500 | 7.10024 |
| 204501 - 205000 | 7.11065 |
| 205001 - 205500 | 7.12105 |
| 205501 - 206000 | 7.13145 |
| 206001 - 206500 | 7.14186 |
| 206501 - 207000 | 7.15226 |
| 207001 - 207500 | 7.16267 |
| 207501 - 208000 | 7.17307 |
| 208001 - 208500 | 7.18347 |
| 208501 - 209000 | 7.19388 |
| 209001 - 209500 | 7.20428 |
| 209501 - 210000 | 7.21469 |
| 210001 - 210500 | 7.22509 |
| 210501 - 211000 | 7.23549 |
| 211001 - 211500 | 7.24590 |
| 211501 - 212000 | 7.25630 |
| 212001 - 212500 | 7.26670 |
| 212501 - 213000 | 7.27711 |
| 213001 - 213500 | 7.28751 |
| 213501 - 214000 | 7.29791 |
| 214001 - 214500 | 7.30832 |
| 214501 - 215000 | 7.31872 |
| 215001 - 215500 | 7.32913 |
| 215501 - 216000 | 7.33953 |
| 216001 - 216500 | 7.34993 |

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| Stated Value Range | Factor |
|--------------------|---------|
| 216501 - 217000 | 7.36034 |
| 217001 - 217500 | 7.37074 |
| 217501 - 218000 | 7.38114 |
| 218001 - 218500 | 7.39155 |
| 218501 - 219000 | 7.40195 |
| 219001 - 219500 | 7.41235 |
| 219501 - 220000 | 7.42276 |
| 220001 - 220500 | 7.43316 |
| 220501 - 221000 | 7.44356 |
| 221001 - 221500 | 7.45397 |
| 221501 - 222000 | 7.46437 |
| 222001 - 222500 | 7.47478 |
| 222501 - 223000 | 7.48518 |
| 223001 - 223500 | 7.49558 |
| 223501 - 224000 | 7.50599 |
| 224001 - 224500 | 7.51639 |
| 224501 - 225000 | 7.52680 |
| 225001 - 225500 | 7.53720 |
| 225501 - 226000 | 7.54760 |
| 226001 - 226500 | 7.55801 |
| 226501 - 227000 | 7.56841 |
| 227001 - 227500 | 7.57882 |
| 227501 - 228000 | 7.58922 |
| 228001 - 228500 | 7.59962 |
| 228501 - 229000 | 7.61003 |
| 229001 - 229500 | 7.62043 |
| 229501 - 230000 | 7.63084 |
| 230001 - 230500 | 7.64124 |
| 230501 - 231000 | 7.65164 |
| 231001 - 231500 | 7.66205 |
| 231501 - 232000 | 7.67245 |
| 232001 - 232500 | 7.68286 |
| 232501 - 233000 | 7.69326 |
| 233001 - 233500 | 7.70366 |
| 233501 - 234000 | 7.71407 |
| 234001 - 234500 | 7.72447 |
| 234501 - 235000 | 7.73488 |

| Stated Value Range | Factor |
|--------------------|---------|
| 235001 - 235500 | 7.74528 |
| 235501 - 236000 | 7.75568 |
| 236001 - 236500 | 7.76609 |
| 236501 - 237000 | 7.77649 |
| 237001 - 237500 | 7.78690 |
| 237501 - 238000 | 7.79730 |
| 238001 - 238500 | 7.80770 |
| 238501 - 239000 | 7.81811 |
| 239001 - 239500 | 7.82851 |
| 239501 - 240000 | 7.83892 |
| 240001 - 240500 | 7.84932 |
| 240501 - 241000 | 7.85972 |
| 241001 - 241500 | 7.87013 |
| 241501 - 242000 | 7.88053 |
| 242001 - 242500 | 7.89094 |
| 242501 - 243000 | 7.90134 |
| 243001 - 243500 | 7.91174 |
| 243501 - 244000 | 7.92215 |
| 244001 - 244500 | 7.93255 |
| 244501 - 245000 | 7.94296 |
| 245001 - 245500 | 7.95336 |
| 245501 - 246000 | 7.96376 |
| 246001 - 246500 | 7.97417 |
| 246501 - 247000 | 7.98457 |
| 247001 - 247500 | 7.99498 |
| 247501 - 248000 | 8.00538 |
| 248001 - 248500 | 8.01578 |
| 248501 - 249000 | 8.02619 |
| 249001 - 249500 | 8.03659 |
| 249501 - 250000 | 8.04700 |
| 250001 - 250500 | 8.05740 |
| 250501 - 251000 | 8.06780 |
| 251001 - 251500 | 8.07821 |
| 251501 - 252000 | 8.08861 |
| 252001 - 252500 | 8.09901 |
| 252501 - 253000 | 8.10942 |
| 253001 - 253500 | 8.11982 |

| Stated Value Range | Factor |
|--------------------|---------|
| 253501 - 254000 | 8.13022 |
| 254001 - 254500 | 8.14063 |
| 254501 - 255000 | 8.15103 |
| 255001 - 255500 | 8.16144 |
| 255501 - 256000 | 8.17184 |
| 256001 - 256500 | 8.18224 |
| 256501 - 257000 | 8.19265 |
| 257001 - 257500 | 8.20305 |
| 257501 - 258000 | 8.21345 |
| 258001 - 258500 | 8.22386 |
| 258501 - 259000 | 8.23426 |
| 259001 - 259500 | 8.24466 |
| 259501 - 260000 | 8.25507 |
| 260001 - 260500 | 8.26547 |
| 260501 - 261000 | 8.27587 |
| 261001 - 261500 | 8.28628 |
| 261501 - 262000 | 8.29668 |
| 262001 - 262500 | 8.30709 |
| 262501 - 263000 | 8.31749 |
| 263001 - 263500 | 8.32789 |
| 263501 - 264000 | 8.33830 |
| 264001 - 264500 | 8.34870 |
| 264501 - 265000 | 8.35911 |
| 265001 - 265500 | 8.36951 |
| 265501 - 266000 | 8.37991 |
| 266001 - 266500 | 8.39032 |
| 266501 - 267000 | 8.40072 |
| 267001 - 267500 | 8.41113 |
| 267501 - 268000 | 8.42153 |
| 268001 - 268500 | 8.43193 |
| 268501 - 269000 | 8.44234 |
| 269001 - 269500 | 8.45274 |
| 269501 - 270000 | 8.46315 |
| 270001 - 270500 | 8.47355 |
| 270501 - 271000 | 8.48395 |
| 271001 - 271500 | 8.49436 |
| 271501 - 272000 | 8.50476 |

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| Stated Value Range | Factor |
|--------------------|---------|
| 272001 - 272500 | 8.51517 |
| 272501 - 273000 | 8.52557 |
| 273001 - 273500 | 8.53597 |
| 273501 - 274000 | 8.54638 |
| 274001 - 274500 | 8.55678 |
| 274501 - 275000 | 8.56719 |
| 275001 - 275500 | 8.57759 |
| 275501 - 276000 | 8.58799 |
| 276001 - 276500 | 8.59840 |
| 276501 - 277000 | 8.60880 |
| 277001 - 277500 | 8.61921 |
| 277501 - 278000 | 8.62961 |
| 278001 - 278500 | 8.64001 |
| 278501 - 279000 | 8.65042 |
| 279001 - 279500 | 8.66082 |
| 279501 - 280000 | 8.67123 |
| 280001 - 280500 | 8.68163 |
| 280501 - 281000 | 8.69203 |
| 281001 - 281500 | 8.70244 |
| 281501 - 282000 | 8.71284 |
| 282001 - 282500 | 8.72325 |
| 282501 - 283000 | 8.73365 |
| 283001 - 283500 | 8.74405 |
| 283501 - 284000 | 8.75446 |
| 284001 - 284500 | 8.76486 |
| 284501 - 285000 | 8.77527 |
| 285001 - 285500 | 8.78567 |
| 285501 - 286000 | 8.79607 |
| 286001 - 286500 | 8.80648 |
| 286501 - 287000 | 8.81688 |
| 287001 - 287500 | 8.82729 |
| 287501 - 288000 | 8.83769 |
| 288001 - 288500 | 8.84809 |
| 288501 - 289000 | 8.85850 |
| 289001 - 289500 | 8.86890 |
| 289501 - 290000 | 8.87931 |
| 290001 - 290500 | 8.88971 |

| Stated Value Range | Factor |
|--------------------|---------|
| 290501 - 291000 | 8.90919 |
| 291001 - 291500 | 8.92866 |
| 291501 - 292000 | 8.94814 |
| 292001 - 292500 | 8.96761 |
| 292501 - 293000 | 8.98709 |
| 293001 - 293500 | 9.00657 |
| 293501 - 294000 | 9.02604 |
| 294001 - 294500 | 9.04552 |
| 294501 - 295000 | 9.06499 |
| 295001 - 295500 | 9.08447 |
| 295501 - 296000 | 9.10395 |
| 296001 - 296500 | 9.12342 |
| 296501 - 297000 | 9.14290 |
| 297001 - 297500 | 9.16237 |
| 297501 - 298000 | 9.18185 |
| 298001 - 298500 | 9.20133 |
| 298501 - 299000 | 9.22080 |
| 299001 - 299500 | 9.24028 |
| 299501 - 300000 | 9.25975 |
| 300001 - 300500 | 9.27923 |
| 300501 - 301000 | 9.28963 |
| 301001 - 301500 | 9.30004 |
| 301501 - 302000 | 9.31044 |
| 302001 - 302500 | 9.32085 |
| 302501 - 303000 | 9.33125 |
| 303001 - 303500 | 9.34165 |
| 303501 - 304000 | 9.35206 |
| 304001 - 304500 | 9.36246 |
| 304501 - 305000 | 9.37287 |
| 305001 - 305500 | 9.38327 |
| 305501 - 306000 | 9.39367 |
| 306001 - 306500 | 9.40408 |
| 306501 - 307000 | 9.41448 |
| 307001 - 307500 | 9.42489 |
| 307501 - 308000 | 9.43529 |
| 308001 - 308500 | 9.44569 |
| 308501 - 309000 | 9.45610 |

| Stated Value Range | Factor |
|--------------------|---------|
| 309001 - 309500 | 9.46650 |
| 309501 - 310000 | 9.47691 |
| 310001 - 310500 | 9.48731 |
| 310501 - 311000 | 9.49771 |
| 311001 - 311500 | 9.50812 |
| 311501 - 312000 | 9.51852 |
| 312001 - 312500 | 9.52893 |
| 312501 - 313000 | 9.53933 |
| 313001 - 313500 | 9.54973 |
| 313501 - 314000 | 9.56014 |
| 314001 - 314500 | 9.57054 |
| 314501 - 315000 | 9.58095 |
| 315001 - 315500 | 9.59135 |
| 315501 - 316000 | 9.60175 |
| 316001 - 316500 | 9.61216 |
| 316501 - 317000 | 9.62256 |
| 317001 - 317500 | 9.63297 |
| 317501 - 318000 | 9.64337 |
| 318001 - 318500 | 9.65377 |
| 318501 - 319000 | 9.66418 |
| 319001 - 319500 | 9.67458 |
| 319501 - 320000 | 9.68499 |
| 320001 - 320500 | 9.69539 |
| 320501 - 321000 | 9.70579 |
| 321001 - 321500 | 9.71620 |
| 321501 - 322000 | 9.72660 |
| 322001 - 322500 | 9.73700 |
| 322501 - 323000 | 9.74741 |
| 323001 - 323500 | 9.75781 |
| 323501 - 324000 | 9.76821 |
| 324001 - 324500 | 9.77862 |
| 324501 - 325000 | 9.78902 |
| 325001 - 325500 | 9.79943 |
| 325501 - 326000 | 9.80983 |
| 326001 - 326500 | 9.82023 |
| 326501 - 327000 | 9.83064 |
| 327001 - 327500 | 9.84104 |

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| Stated Value Range | Factor |
|--------------------|----------|
| 327501 - 328000 | 9.85144 |
| 328001 - 328500 | 9.86185 |
| 328501 - 329000 | 9.87225 |
| 329001 - 329500 | 9.88265 |
| 329501 - 330000 | 9.89306 |
| 330001 - 330500 | 9.90346 |
| 330501 - 331000 | 9.91386 |
| 331001 - 331500 | 9.92427 |
| 331501 - 332000 | 9.93467 |
| 332001 - 332500 | 9.94508 |
| 332501 - 333000 | 9.95548 |
| 333001 - 333500 | 9.96588 |
| 333501 - 334000 | 9.97629 |
| 334001 - 334500 | 9.98669 |
| 334501 - 335000 | 9.99710 |
| 335001 - 335500 | 10.00750 |
| 335501 - 336000 | 10.01790 |
| 336001 - 336500 | 10.02831 |
| 336501 - 337000 | 10.03871 |
| 337001 - 337500 | 10.04912 |
| 337501 - 338000 | 10.05952 |
| 338001 - 338500 | 10.06992 |
| 338501 - 339000 | 10.08033 |
| 339001 - 339500 | 10.09073 |
| 339501 - 340000 | 10.10114 |
| 340001 - 340500 | 10.11154 |
| 340501 - 341000 | 10.12194 |
| 341001 - 341500 | 10.13235 |
| 341501 - 342000 | 10.14275 |
| 342001 - 342500 | 10.15316 |
| 342501 - 343000 | 10.16356 |
| 343001 - 343500 | 10.17396 |
| 343501 - 344000 | 10.18437 |
| 344001 - 344500 | 10.19477 |
| 344501 - 345000 | 10.20518 |
| 345001 - 345500 | 10.21558 |
| 345501 - 346000 | 10.22598 |

| Stated Value Range | Factor |
|--------------------|----------|
| 346001 - 346500 | 10.23639 |
| 346501 - 347000 | 10.24679 |
| 347001 - 347500 | 10.25720 |
| 347501 - 348000 | 10.26760 |
| 348001 - 348500 | 10.27800 |
| 348501 - 349000 | 10.28841 |
| 349001 - 349500 | 10.29881 |
| 349501 - 350000 | 10.30922 |
| 350001 - 350500 | 10.31962 |
| 350501 - 351000 | 10.33002 |
| 351001 - 351500 | 10.34043 |
| 351501 - 352000 | 10.35083 |
| 352001 - 352500 | 10.36124 |
| 352501 - 353000 | 10.37164 |
| 353001 - 353500 | 10.38204 |
| 353501 - 354000 | 10.39245 |
| 354001 - 354500 | 10.40285 |
| 354501 - 355000 | 10.41326 |
| 355001 - 355500 | 10.42366 |
| 355501 - 356000 | 10.43406 |
| 356001 - 356500 | 10.44447 |
| 356501 - 357000 | 10.45487 |
| 357001 - 357500 | 10.46528 |
| 357501 - 358000 | 10.47568 |
| 358001 - 358500 | 10.48608 |
| 358501 - 359000 | 10.49649 |
| 359001 - 359500 | 10.50689 |
| 359501 - 360000 | 10.51730 |
| 360001 - 360500 | 10.52770 |
| 360501 - 361000 | 10.53810 |
| 361001 - 361500 | 10.54851 |
| 361501 - 362000 | 10.55891 |
| 362001 - 362500 | 10.56931 |
| 362501 - 363000 | 10.57972 |
| 363001 - 363500 | 10.59012 |
| 363501 - 364000 | 10.60052 |
| 364001 - 364500 | 10.61093 |

| Stated Value Range | Factor |
|--------------------|----------|
| 364501 - 365000 | 10.62133 |
| 365001 - 365500 | 10.63174 |
| 365501 - 366000 | 10.64214 |
| 366001 - 366500 | 10.65254 |
| 366501 - 367000 | 10.66295 |
| 367001 - 367500 | 10.67335 |
| 367501 - 368000 | 10.68375 |
| 368001 - 368500 | 10.69416 |
| 368501 - 369000 | 10.70456 |
| 369001 - 369500 | 10.71496 |
| 369501 - 370000 | 10.72537 |
| 370001 - 370500 | 10.73577 |
| 370501 - 371000 | 10.74617 |
| 371001 - 371500 | 10.75658 |
| 371501 - 372000 | 10.76698 |
| 372001 - 372500 | 10.77739 |
| 372501 - 373000 | 10.78779 |
| 373001 - 373500 | 10.79819 |
| 373501 - 374000 | 10.80860 |
| 374001 - 374500 | 10.81900 |
| 374501 - 375000 | 10.82941 |
| 375001 - 375500 | 10.83981 |
| 375501 - 376000 | 10.85021 |
| 376001 - 376500 | 10.86062 |
| 376501 - 377000 | 10.87102 |
| 377001 - 377500 | 10.88143 |
| 377501 - 378000 | 10.89183 |
| 378001 - 378500 | 10.90223 |
| 378501 - 379000 | 10.91264 |
| 379001 - 379500 | 10.92304 |
| 379501 - 380000 | 10.93345 |
| 380001 - 380500 | 10.94385 |
| 380501 - 381000 | 10.95425 |
| 381001 - 381500 | 10.96466 |
| 381501 - 382000 | 10.97506 |
| 382001 - 382500 | 10.98547 |
| 382501 - 383000 | 10.99587 |

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| Stated Value Range | Factor |
|--------------------|----------|
| 383001 - 383500 | 11.00627 |
| 383501 - 384000 | 11.01668 |
| 384001 - 384500 | 11.02708 |
| 384501 - 385000 | 11.03749 |
| 385001 - 385500 | 11.04789 |
| 385501 - 386000 | 11.05829 |
| 386001 - 386500 | 11.06870 |
| 386501 - 387000 | 11.07910 |
| 387001 - 387500 | 11.08951 |
| 387501 - 388000 | 11.09991 |
| 388001 - 388500 | 11.11031 |
| 388501 - 389000 | 11.12072 |
| 389001 - 389500 | 11.13112 |
| 389501 - 390000 | 11.14153 |
| 390001 - 390500 | 11.15193 |
| 390501 - 391000 | 11.17984 |
| 391001 - 391500 | 11.20776 |
| 391501 - 392000 | 11.23567 |
| 392001 - 392500 | 11.26359 |
| 392501 - 393000 | 11.29150 |
| 393001 - 393500 | 11.31941 |
| 393501 - 394000 | 11.34733 |
| 394001 - 394500 | 11.37524 |
| 394501 - 395000 | 11.40316 |
| 395001 - 395500 | 11.43107 |
| 395501 - 396000 | 11.45898 |
| 396001 - 396500 | 11.48690 |
| 396501 - 397000 | 11.51481 |
| 397001 - 397500 | 11.54273 |
| 397501 - 398000 | 11.57064 |
| 398001 - 398500 | 11.59855 |
| 398501 - 399000 | 11.62647 |
| 399001 - 399500 | 11.65438 |
| 399501 - 400000 | 11.68230 |
| 400001 - 400500 | 11.71021 |
| 400501 - 401000 | 11.72061 |
| 401001 - 401500 | 11.73102 |

| Stated Value Range | Factor |
|--------------------|----------|
| 401501 - 402000 | 11.74142 |
| 402001 - 402500 | 11.75183 |
| 402501 - 403000 | 11.76223 |
| 403001 - 403500 | 11.77263 |
| 403501 - 404000 | 11.78304 |
| 404001 - 404500 | 11.79344 |
| 404501 - 405000 | 11.80385 |
| 405001 - 405500 | 11.81425 |
| 405501 - 406000 | 11.82465 |
| 406001 - 406500 | 11.83506 |
| 406501 - 407000 | 11.84546 |
| 407001 - 407500 | 11.85587 |
| 407501 - 408000 | 11.86627 |
| 408001 - 408500 | 11.87667 |
| 408501 - 409000 | 11.88708 |
| 409001 - 409500 | 11.89748 |
| 409501 - 410000 | 11.90789 |
| 410001 - 410500 | 11.91829 |
| 410501 - 411000 | 11.92869 |
| 411001 - 411500 | 11.93910 |
| 411501 - 412000 | 11.94950 |
| 412001 - 412500 | 11.95991 |
| 412501 - 413000 | 11.97031 |
| 413001 - 413500 | 11.98071 |
| 413501 - 414000 | 11.99112 |
| 414001 - 414500 | 12.00152 |
| 414501 - 415000 | 12.01193 |
| 415001 - 415500 | 12.02233 |
| 415501 - 416000 | 12.03273 |
| 416001 - 416500 | 12.04314 |
| 416501 - 417000 | 12.05354 |
| 417001 - 417500 | 12.06395 |
| 417501 - 418000 | 12.07435 |
| 418001 - 418500 | 12.08475 |
| 418501 - 419000 | 12.09516 |
| 419001 - 419500 | 12.10556 |
| 419501 - 420000 | 12.11597 |

| Stated Value Range | Factor |
|--------------------|----------|
| 420001 - 420500 | 12.12637 |
| 420501 - 421000 | 12.13677 |
| 421001 - 421500 | 12.14718 |
| 421501 - 422000 | 12.15758 |
| 422001 - 422500 | 12.16799 |
| 422501 - 423000 | 12.17839 |
| 423001 - 423500 | 12.18879 |
| 423501 - 424000 | 12.19920 |
| 424001 - 424500 | 12.20960 |
| 424501 - 425000 | 12.22001 |
| 425001 - 425500 | 12.23041 |
| 425501 - 426000 | 12.24081 |
| 426001 - 426500 | 12.25122 |
| 426501 - 427000 | 12.26162 |
| 427001 - 427500 | 12.27203 |
| 427501 - 428000 | 12.28243 |
| 428001 - 428500 | 12.29283 |
| 428501 - 429000 | 12.30324 |
| 429001 - 429500 | 12.31364 |
| 429501 - 430000 | 12.32404 |
| 430001 - 430500 | 12.33445 |
| 430501 - 431000 | 12.34485 |
| 431001 - 431500 | 12.35526 |
| 431501 - 432000 | 12.36566 |
| 432001 - 432500 | 12.37606 |
| 432501 - 433000 | 12.38647 |
| 433001 - 433500 | 12.39687 |
| 433501 - 434000 | 12.40727 |
| 434001 - 434500 | 12.41768 |
| 434501 - 435000 | 12.42808 |
| 435001 - 435500 | 12.43849 |
| 435501 - 436000 | 12.44889 |
| 436001 - 436500 | 12.45929 |
| 436501 - 437000 | 12.46970 |
| 437001 - 437500 | 12.48010 |
| 437501 - 438000 | 12.49051 |
| 438001 - 438500 | 12.50091 |

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| Stated Value Range | Factor |
|--------------------|----------|
| 438501 - 439000 | 12.51131 |
| 439001 - 439500 | 12.52172 |
| 439501 - 440000 | 12.53212 |
| 440001 - 440500 | 12.54252 |
| 440501 - 441000 | 12.55293 |
| 441001 - 441500 | 12.56333 |
| 441501 - 442000 | 12.57374 |
| 442001 - 442500 | 12.58414 |
| 442501 - 443000 | 12.59454 |
| 443001 - 443500 | 12.60495 |
| 443501 - 444000 | 12.61535 |
| 444001 - 444500 | 12.62575 |
| 444501 - 445000 | 12.63616 |
| 445001 - 445500 | 12.64656 |
| 445501 - 446000 | 12.65697 |
| 446001 - 446500 | 12.66737 |
| 446501 - 447000 | 12.67777 |
| 447001 - 447500 | 12.68818 |
| 447501 - 448000 | 12.69858 |
| 448001 - 448500 | 12.70898 |
| 448501 - 449000 | 12.71939 |
| 449001 - 449500 | 12.72979 |
| 449501 - 450000 | 12.74020 |
| 450001 - 450500 | 12.75060 |
| 450501 - 451000 | 12.76100 |
| 451001 - 451500 | 12.77141 |
| 451501 - 452000 | 12.78181 |
| 452001 - 452500 | 12.79222 |
| 452501 - 453000 | 12.80262 |
| 453001 - 453500 | 12.81302 |
| 453501 - 454000 | 12.82343 |
| 454001 - 454500 | 12.83383 |
| 454501 - 455000 | 12.84423 |
| 455001 - 455500 | 12.85464 |
| 455501 - 456000 | 12.86504 |
| 456001 - 456500 | 12.87545 |
| 456501 - 457000 | 12.88585 |

| Stated Value Range | Factor |
|--------------------|----------|
| 457001 - 457500 | 12.89625 |
| 457501 - 458000 | 12.90666 |
| 458001 - 458500 | 12.91706 |
| 458501 - 459000 | 12.92746 |
| 459001 - 459500 | 12.93787 |
| 459501 - 460000 | 12.94827 |
| 460001 - 460500 | 12.95868 |
| 460501 - 461000 | 12.96908 |
| 461001 - 461500 | 12.97948 |
| 461501 - 462000 | 12.98989 |
| 462001 - 462500 | 13.00029 |
| 462501 - 463000 | 13.01070 |
| 463001 - 463500 | 13.02110 |
| 463501 - 464000 | 13.03150 |
| 464001 - 464500 | 13.04191 |
| 464501 - 465000 | 13.05231 |
| 465001 - 465500 | 13.06271 |
| 465501 - 466000 | 13.07312 |
| 466001 - 466500 | 13.08352 |
| 466501 - 467000 | 13.09393 |
| 467001 - 467500 | 13.10433 |
| 467501 - 468000 | 13.11473 |
| 468001 - 468500 | 13.12514 |
| 468501 - 469000 | 13.13554 |
| 469001 - 469500 | 13.14594 |
| 469501 - 470000 | 13.15635 |
| 470001 - 470500 | 13.16675 |
| 470501 - 471000 | 13.17716 |
| 471001 - 471500 | 13.18756 |
| 471501 - 472000 | 13.19796 |
| 472001 - 472500 | 13.20837 |
| 472501 - 473000 | 13.21877 |
| 473001 - 473500 | 13.22917 |
| 473501 - 474000 | 13.23958 |
| 474001 - 474500 | 13.24998 |
| 474501 - 475000 | 13.26039 |
| 475001 - 475500 | 13.27079 |

| Stated Value Range | Factor |
|--------------------|----------|
| 475501 - 476000 | 13.30096 |
| 476001 - 476500 | 13.33112 |
| 476501 - 477000 | 13.36129 |
| 477001 - 477500 | 13.39145 |
| 477501 - 478000 | 13.42162 |
| 478001 - 478500 | 13.45178 |
| 478501 - 479000 | 13.48195 |
| 479001 - 479500 | 13.51212 |
| 479501 - 480000 | 13.54228 |
| 480001 - 480500 | 13.57245 |
| 480501 - 481000 | 13.60261 |
| 481001 - 481500 | 13.63278 |
| 481501 - 482000 | 13.66295 |
| 482001 - 482500 | 13.69311 |
| 482501 - 483000 | 13.72328 |
| 483001 - 483500 | 13.75344 |
| 483501 - 484000 | 13.78361 |
| 484001 - 484500 | 13.81377 |
| 484501 - 485000 | 13.84394 |
| 485001 - 485500 | 13.87411 |
| 485501 - 486000 | 13.90427 |
| 486001 - 486500 | 13.93444 |
| 486501 - 487000 | 13.96460 |
| 487001 - 487500 | 13.99477 |
| 487501 - 488000 | 14.02494 |
| 488001 - 488500 | 14.05510 |
| 488501 - 489000 | 14.08527 |
| 489001 - 489500 | 14.11543 |
| 489501 - 490000 | 14.14560 |
| 490001 - 490500 | 14.17576 |
| 490501 - 491000 | 14.20593 |
| 491001 - 491500 | 14.23610 |
| 491501 - 492000 | 14.26626 |
| 492001 - 492500 | 14.29643 |
| 492501 - 493000 | 14.32659 |
| 493001 - 493500 | 14.35676 |
| 493501 - 494000 | 14.38692 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

| Stated Value Range | Factor |
|---------------------------|---------------|
| 494001 - 494500 | 14.41709 |
| 494501 - 495000 | 14.44726 |
| 495001 - 495500 | 14.47742 |
| 495501 - 496000 | 14.50759 |
| 496001 - 496500 | 14.53775 |
| 496501 - 497000 | 14.56792 |
| 497001 - 497500 | 14.59809 |
| 497501 - 498000 | 14.62825 |
| 498001 - 498500 | 14.65842 |
| 498501 - 499000 | 14.68858 |
| 499001 - 499500 | 14.71875 |
| 499501 - 500000 | 14.74891 |
| 500001+ | 14.77908 |

B - Physical Damage Commodity Factor

Power Units and Trailers

| Commodity/use | Coverage Type | Factor |
|---------------|--------------------------|--------|
| All classes | Collision | 1.00 |
| All classes | Comprehensive | 1.00 |
| All classes | Specified Causes of Loss | 1.00 |

Public Auto

| Commodity Type | Coverage | Factor |
|--|---------------|---------|
| Taxicab | All Coverages | 1.00000 |
| Mobile App Livery Service (On Demand Request Tool) | All Coverages | 1.00000 |
| Funeral Directors | All Coverages | 1.00000 |
| Between 121" & 140" | All Coverages | 1.25000 |
| All Other Airport Limos | All Coverages | 1.00000 |
| All Other Limos & Luxury Sedans | All Coverages | 1.00000 |
| School Bus - Owned by Political Subdivision or School District | All Coverages | 1.00000 |
| All Other School Buses | All Coverages | 1.00000 |
| All Other Church Buses | All Coverages | 1.00000 |
| All Other Urban Buses | All Coverages | 1.00000 |
| All Other Airport Buses | All Coverages | 1.00000 |
| All Other Inter-City Buses | All Coverages | 1.00000 |
| Transports to gambling facilities more than 25% of the time | All Coverages | 1.25000 |
| All Other Charter Buses | All Coverages | 1.00000 |
| All Other Sightseeing Buses | All Coverages | 1.00000 |
| Bus Not Otherwise Classified | All Coverages | 1.00000 |
| All Other Casino Buses | All Coverages | 1.00000 |
| All Other Transportation of Athletes and Entertainers | All Coverages | 1.00000 |
| All Other Social Service | All Coverages | 1.00000 |
| Van Pools | All Coverages | 1.00000 |
| Has Special Equipment for physically impaired | All Coverages | 1.25000 |
| Doesn't have special Equipment for physically impaired | All Coverages | 1.00000 |
| Employee Transportation | All Coverages | 1.00000 |
| All Other Employee Services | All Coverages | 1.00000 |
| All Other Hotel / Motel Shuttle | All Coverages | 1.00000 |
| All Other Seasonal Recreation Transportation | All Coverages | 1.00000 |
| All Other Kiddie Cabs | All Coverages | 1.00000 |
| All Other Daycare Buses | All Coverages | 1.00000 |
| All Other Public Auto | All Coverages | 1.00000 |

B - Physical Damage Market Tier Factor

For risks with 10 or fewer power units, the insurance score on the owner of the business is obtained and placed into 1 of 10 Tiers (A - J). Based on the years in business and the insurance score, the Insurance score factor is determined and multiplied against the Market Tier Adjustment factor and rounded to 5 digits. Adjustment Group 1 applies to those with 3+ years in business that fall into Insurance Score Tiers F - J. Adjustment Group 2 applies to everything else. This factor is applied to the premium for each vehicle including trailers.

Insurance Score Factor

| Years In Bus | A | B | C | D | E | F | G | H | I | J |
|--------------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|---------|
| 1 | 1.32521 | 1.28111 | 1.23849 | 1.19728 | 1.15744 | 1.11893 | 1.08170 | 1.04570 | 1.0457070 | 1.04570 |
| 2 | 1.32521 | 1.26677 | 1.19539 | 1.12804 | 1.06448 | 1.00451 | 0.94791 | 0.89450 | 0.89450 | 0.89450 |
| 3+ | 1.32521 | 1.26677 | 1.17855 | 1.08561 | 1.00000 | 0.92114 | 0.84850 | 0.78158 | 0.78158 | 0.78158 |

Market Tier Adjustment Factor (based on number of power units)

| # of Units | Adjustment Group 1 | Adjustment Group 2 |
|------------|--------------------|--------------------|
| 1 | 1.000 | 1.000 |
| 2 | 0.960 | 0.920 |
| 3 | 0.920 | 0.840 |
| 4 | 0.830 | 0.760 |
| 5 | 0.790 | 0.680 |
| 6 | 0.700 | 0.600 |
| 7 | 0.650 | 0.520 |
| 8 | 0.630 | 0.440 |
| 9 | 0.600 | 0.360 |
| 10 | 0.530 | 0.280 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Fleet Factor

| # Of Power Units & Public Auto | LOCAL | UNL |
|---|--------------|------------|
| 1-4 | 1.00 | 1.00 |
| 5-10 | 0.96 | 0.90 |
| 11-15 | 0.92 | 0.85 |
| 16-25 | 0.83 | 0.80 |
| 26-50 | 0.80 | 0.75 |
| 51+ | 0.80 | 0.75 |

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Radius Factor

| | Power unit | Power unit | Trailer | Trailer | |
|---------------|-------------------|------------------------|------------------|------------------------|--------------------|
| Radius | Collision | Comp & SCOL | Collision | Comp & SCOL | Public Auto |
| 0-75 | 0.75 | 0.75 | 0.70 | 0.60 | 1.000 |
| 0-150 | 0.80 | 0.80 | 0.80 | 0.65 | 1.150 |
| 0-300 | 0.85 | 0.85 | 0.90 | 0.80 | 1.150 |
| 0-500 | 1.00 | 1.00 | 1.00 | 1.00 | 1.200 |
| Unlimited | 1.00 | 1.00 | 1.00 | 1.00 | 1.200 |

Apply a 1.00 factor for mobile equipment regardless of radius

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Rating Class Factor

Truck, Tractor, Trailer

| Rating Class | Factor |
|--------------------------------------|--------|
| Auto or Boat Hauling | 1.000 |
| Container/Intermodal Hauling | 1.000 |
| Contractors | 0.600 |
| Courier-Specialized Delivery | 1.320 |
| Driveaway | 1.000 |
| Dry Bulk, Hopper or Farm Products | 0.750 |
| Dry Van or Box - Double Trailer | 1.000 |
| Dry Van or Box - Single Trailer | 1.000 |
| Dumping | 1.230 |
| Dumping - Coal | 1.230 |
| Flatbed | 1.000 |
| Livestock | 1.000 |
| Log or Pulp Hauling | 1.280 |
| Mobile Home Hauling | 1.000 |
| Non-trucking | 1.000 |
| Other Commercial Use - truck | 1.000 |
| PPT - corp owned | 0.350 |
| Refrigerated Goods | 1.150 |
| Service use truck | 0.350 |
| Special Type Operations | 1.000 |
| Tanker - Fuel | 1.350 |
| Tanker - Liquids or Compressed Gases | 1.350 |
| Towing and Recovery | 0.600 |
| Waste or Garbage | 1.300 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Rating Class Factor

Public Auto

| Rating Class | Factor |
|--|---------------|
| Airport Bus | 0.7300 |
| Airport Limousine | 1.0000 |
| All Other Public Auto | 0.5900 |
| Bus Not Otherwise Classified | 0.5900 |
| Casino Bus | 0.5900 |
| Charter Bus | 0.7300 |
| Church Bus | 0.4800 |
| Daycare Bus | 0.2400 |
| Employee Service | 0.7200 |
| Employee Transportation | 0.7200 |
| Hotel / Motel Shuttle | 0.5900 |
| Inter-City Bus | 0.4500 |
| Kiddie Cab | 0.2400 |
| Limo – Not Otherwise Classified | 1.0000 |
| Limousine | 1.0000 |
| Luxury Sedan | 1.0000 |
| Medical Transport – Emergency | 0.5900 |
| Medical Transport – Non-Emergency | 0.5900 |
| Private Passenger Auto | 0.5900 |
| School Bus – All Other | 0.2400 |
| School Bus – Owned by Political Subdivision or School District | 0.2400 |
| Seasonal Recreation Transportation | 0.5900 |
| Sightseeing Bus | 0.5900 |
| Social Service – All Other | 0.5700 |
| Social Service – Employee Operated | 0.5700 |
| Taxicab | 1.7500 |
| Transportation of Athletes and Entertainers | 0.6600 |
| Trolley | 0.6900 |
| Urban Bus | 0.6900 |
| Van Pool – All Other | 0.7200 |
| Van Pool – Employer Furnished | 0.7200 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Territory Factor

| Territory | Radius | Collision | Comprehensive | Specified Causes of Loss |
|------------------|---------------|------------------|----------------------|---------------------------------|
| 101 | Local | 1.2524 | 1.0141 | 1.0141 |
| 102 | Local | 0.8952 | 1.0000 | 1.0000 |
| 103 | Local | 1.0286 | 1.0000 | 1.0000 |
| 104 | Local | 1.0571 | 1.0000 | 1.0000 |
| 105 | Local | 1.0000 | 1.0000 | 1.0000 |
| 106 | Local | 0.9143 | 1.0141 | 1.0141 |
| 107 | Local | 1.2381 | 1.0423 | 1.0423 |
| 108 | Local | 0.9810 | 1.2535 | 1.2535 |
| 109 | Local | 0.9857 | 1.0000 | 1.0000 |
| 110 | Local | 1.3143 | 1.3521 | 1.3521 |
| 111 | Local | 1.0300 | 1.3010 | 1.3010 |
| 112 | Local | 0.8143 | 1.0704 | 1.0704 |
| 113 | Local | 0.9143 | 1.0000 | 1.0000 |
| 114 | Local | 0.8429 | 1.1972 | 1.1972 |
| 115 | Local | 0.9810 | 1.0704 | 1.0704 |
| 116 | Local | 1.0667 | 1.2394 | 1.2394 |
| 117 | Local | 0.9143 | 1.0423 | 1.0423 |
| 120 | Local | 1.0381 | 1.1690 | 1.1690 |
| 121 | Local | 1.2429 | 1.0141 | 1.0141 |
| 122 | Local | 1.1095 | 1.3521 | 1.3521 |
| 123 | Local | 1.0952 | 0.9437 | 0.9437 |
| 124 | Local | 1.2857 | 1.3521 | 1.3521 |
| 125 | Local | 1.0857 | 0.8873 | 0.8873 |
| 126 | Local | 1.2524 | 0.8169 | 0.8169 |
| 127 | Local | 1.1095 | 0.8592 | 0.8592 |
| 128 | Local | 0.9095 | 0.9014 | 0.9014 |
| 129 | Local | 1.1238 | 0.9155 | 0.9155 |
| 130 | Local | 1.0857 | 0.7465 | 0.7465 |
| 131 | Local | 0.9900 | 1.3662 | 1.3662 |
| 132 | Local | 1.0100 | 1.1000 | 1.1000 |
| 133 | Local | 1.1600 | 1.0563 | 1.0563 |
| 134 | Local | 1.2600 | 1.4507 | 1.4507 |
| 135 | Local | 1.1000 | 1.0704 | 1.0704 |
| 136 | Local | 1.1143 | 0.9437 | 0.9437 |
| 137 | Local | 1.3200 | 1.0423 | 1.0423 |
| 138 | Local | 1.1700 | 1.2500 | 1.2500 |
| 139 | Local | 1.0429 | 0.8169 | 0.8169 |
| 140 | Local | 1.1714 | 0.8169 | 0.8169 |
| 141 | Local | 0.7381 | 1.0141 | 1.0141 |
| 142 | Local | 0.9857 | 0.9014 | 0.9014 |
| 151 | Local | 1.2810 | 0.9014 | 0.9014 |
| 153 | Local | 0.9524 | 0.7042 | 0.7042 |
| 155 | Local | 0.8714 | 0.8592 | 0.8592 |

Canal Insurance Company – California**Commercial Auto Liability and Physical Damage Rates and Rules**

| Territory | Radius | Collision | Comprehensive | Specified Causes of Loss |
|------------------|---------------|------------------|----------------------|---------------------------------|
| 158 | Local | 1.1143 | 1.2676 | 1.2676 |
| 159 | Local | 1.0000 | 1.0820 | 1.0820 |
| 160 | Local | 1.0286 | 1.0423 | 1.0423 |
| 167 | Local | 1.0000 | 1.0000 | 1.0000 |
| 168 | Local | 1.0000 | 0.9014 | 0.9014 |
| 169 | Local | 0.8667 | 1.2676 | 1.2676 |
| 170 | Local | 1.0143 | 1.0141 | 1.0141 |
| 172 | Local | 0.8952 | 1.2535 | 1.2535 |
| 173 | Local | 1.1714 | 1.1127 | 1.1127 |
| 174 | Local | 1.0667 | 0.8451 | 0.8451 |
| 175 | Local | 0.9000 | 0.8873 | 0.8873 |
| 176 | Local | 1.3714 | 1.0704 | 1.0704 |
| 177 | Local | 0.9667 | 0.8169 | 0.8169 |
| 178 | Local | 0.8143 | 1.0000 | 1.0000 |
| 179 | Local | 1.1143 | 0.8592 | 0.8592 |
| 181 | Local | 0.9810 | 0.7465 | 0.7465 |
| 186 | Local | 0.9714 | 0.8873 | 0.8873 |
| 187 | Local | 0.9952 | 0.9155 | 0.9155 |
| 188 | Local | 0.8286 | 0.6901 | 0.6901 |
| 189 | Local | 0.8857 | 0.8028 | 0.8028 |
| 190 | Local | 0.8000 | 1.0000 | 1.0000 |
| 191 | Local | 0.9714 | 0.7183 | 0.7183 |
| 192 | Local | 0.8381 | 0.7465 | 0.7465 |

All territories with Unlimited Radius receive a factor of 1.00.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Time In Business Factor

| Years in Business | Factor |
|--------------------------|---------------|
| 0 | 1.16 |
| 1 | 1.09 |
| 2 | 1.09 |
| 3 | 1.08 |
| 4 | 1.06 |
| 5 | 1.03 |
| 6 | 0.99 |
| 7 | 0.98 |
| 8 | 0.97 |
| 9 | 0.96 |
| 10+ | 0.95 |

B - Physical Damage Vehicle Type Factor

| Vehicle Type | GVW | Factor |
|---------------------|-----------------|---------------|
| Truck or Tractor | 0-10,000 | 1 |
| Truck or Tractor | 10,001 - 20,000 | 0.80 |
| Truck or Tractor | 20,001 - 45,000 | 0.80 |
| Truck or Tractor | Over 45,000 | 1 |
| Trailer | any | 0.46 |
| Mobile Equipment | any | 0.46 |
| Public Auto | All Passengers | 1 |

Physical Damage Vehicle Unit Charge

| Coverage | Rating Class | Vehicle Unit Charge |
|--------------------------|--------------------|---------------------|
| Collision | All Rating Classes | 0 |
| Comprehensive | All Rating Classes | 0 |
| Specified Causes of Loss | All Rating Classes | 0 |

B - Physical Damage Average Driver Factor

For risks with 10 or fewer power units, the driving record, driver age, driver tenure, and driving experience are determined for each driver and averaged together to determine the Average Driver Factor for the coverage. The steps are as follows:

- Drivers are assigned points based on driving record.
- Points are assigned a factor, based on 3 years MVR experience.
- Driver age is assigned a factor.
- CDL driver experience is assigned a factor.
- Driver tenure is assigned a factor.
- The four factors are multiplied together and rounded to 5 digits.
- All drivers are ranked by highest factor to lowest factor.
- Drivers in excess of the number of power units are discarded.
- The average of the remaining driver factors are applied to each vehicle's premium.

Violation and Accident Point Factor

| Points | Total |
|---------------|--------------|
| 0 | 0.951 |
| 1 | 1.000 |
| 2 | 1.052 |
| 3 | 1.106 |
| 4 | 1.164 |
| 5 | 1.224 |
| 6 | 1.288 |
| 7 | 1.356 |
| 8 | 1.426 |
| 9 | 1.500 |
| 10 | 1.578 |
| 11 | 1.660 |
| 12 | 1.746 |
| 13+ | 1.837 |

Driving Experience Factor

| Experience | Factor |
|-------------------|---------------|
| 0 | 1.20 |
| 1 | 1.14 |
| 2 | 1.09 |
| 3-9 | 1.00 |
| 10+ | 0.98 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

Driver Age Factor

| Age | Factor |
|------------|---------------|
| 18 | 1.6995 |
| 19-21 | 1.55 |
| 22-24 | 1.20 |
| 25-30 | 1.15 |
| 31-40 | 1.05 |
| 41-45 | 0.98 |
| 46-55 | 0.95 |
| 56-60 | 0.98 |
| 61-65 | 1.10 |
| 66-70 | 1.20 |
| 71-75 | 1.30 |
| 76-80 | 1.40 |
| 81-85 | 1.50 |
| 86-89 | 1.60 |
| 90+ | 1.70 |

Driver Tenure Factor

| Years | Factor |
|--------------|---------------|
| 0 | 1.10 |
| 1 | 1.10 |
| 2 | 1.08 |
| 3 | 1.04 |
| 4 | 1.00 |
| 5 | 0.96 |
| 6+ | 0.92 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B – Physical Damage Commercial Credit Tier Factor

For risks with 5 or more power units, the commercial credit score of the business is obtained and placed into 1 of 14 Tiers. The commercial credit score factor is determined and multiplied against the Commercial Credit Adjustment factor and rounded to 5 digits. Adjustment Group 1 applies to those with a Market Tier Factor. Adjustment Group 2 applies to everything else. This factor is applied to the premium for each vehicle including trailers.

Commercial Credit Score Factor

| Commercial Credit Tier | Factor |
|------------------------|---------|
| 1 | 1.15000 |
| 2 | 1.09000 |
| 3 | 1.06000 |
| 4 | 1.04000 |
| 5 | 1.02000 |
| 6 | 1.00000 |
| 7 | 0.98000 |
| 8 | 0.96000 |
| 9 | 0.94000 |
| 10 | 0.91000 |
| 11 | 0.89000 |
| 12 | 0.87000 |
| 13 | 0.85000 |
| 14 | 0.85000 |

Commercial Credit Adjustment Factor (based on number of power units)

| # of Units | Adjustment Group 1 | Adjustment Group 2 |
|------------|--------------------|--------------------|
| 5 | 0.50 | 1.00 |
| 6 | 0.60 | 1.00 |
| 7 | 0.70 | 1.00 |
| 8 | 0.80 | 1.00 |
| 9 | 0.90 | 1.00 |
| 10+ | 1.00 | 1.00 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B – Risk Tier Factor

| Risk Tier | Factor | Risk Tier | Factor | Risk Tier | Factor | Risk Tier | Factor |
|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|
| 0 | 0.70 | 27 | 0.86 | 54 | 1.02 | 81 | 1.19 |
| 1 | 0.71 | 28 | 0.87 | 55 | 1.03 | 82 | 1.19 |
| 2 | 0.71 | 29 | 0.87 | 56 | 1.04 | 83 | 1.20 |
| 3 | 0.72 | 30 | 0.88 | 57 | 1.04 | 84 | 1.20 |
| 4 | 0.72 | 31 | 0.89 | 58 | 1.05 | 85 | 1.21 |
| 5 | 0.73 | 32 | 0.89 | 59 | 1.05 | 86 | 1.22 |
| 6 | 0.74 | 33 | 0.90 | 60 | 1.06 | 87 | 1.23 |
| 7 | 0.74 | 34 | 0.90 | 61 | 1.07 | 88 | 1.25 |
| 8 | 0.75 | 35 | 0.91 | 62 | 1.07 | 89 | 1.26 |
| 9 | 0.75 | 36 | 0.92 | 63 | 1.08 | 90 | 1.27 |
| 10 | 0.76 | 37 | 0.92 | 64 | 1.08 | 91 | 1.28 |
| 11 | 0.77 | 38 | 0.93 | 65 | 1.09 | 92 | 1.29 |
| 12 | 0.77 | 39 | 0.93 | 66 | 1.10 | 93 | 1.30 |
| 13 | 0.78 | 40 | 0.94 | 67 | 1.10 | 94 | 1.32 |
| 14 | 0.78 | 41 | 0.95 | 68 | 1.11 | 95 | 1.33 |
| 15 | 0.79 | 42 | 0.95 | 69 | 1.11 | 96 | 1.36 |
| 16 | 0.80 | 43 | 0.96 | 70 | 1.12 | 97 | 1.39 |
| 17 | 0.80 | 44 | 0.96 | 71 | 1.13 | 98 | 1.42 |
| 18 | 0.81 | 45 | 0.97 | 72 | 1.13 | 99 | 1.45 |
| 19 | 0.81 | 46 | 0.98 | 73 | 1.14 | 100 | 1.48 |
| 20 | 0.82 | 47 | 0.98 | 74 | 1.14 | 101 | 1.51 |
| 21 | 0.83 | 48 | 0.99 | 75 | 1.15 | 102 | 1.54 |
| 22 | 0.83 | 49 | 0.99 | 76 | 1.16 | 103 | 1.57 |
| 23 | 0.84 | 50 | 1.00 | 77 | 1.16 | 104 | 1.60 |
| 24 | 0.84 | 51 | 1.01 | 78 | 1.17 | Neutral | 1.00 |
| 25 | 0.85 | 52 | 1.01 | 79 | 1.17 | | |
| 26 | 0.86 | 53 | 1.02 | 80 | 1.18 | | |

Applies to Power Units and Trailers only.

C-Uninsured Motorist Coverage

UMBI – 49
 UMPD – 47

UMBI Single Limits

| Limit | Factor |
|-----------|----------|
| 30,000 | 1.00000 |
| 40,000 | 1.16327 |
| 50,000 | 1.28571 |
| 55,000 | 1.48980 |
| 60,000 | 1.71429 |
| 75,000 | 2.14286 |
| 100,000 | 2.81633 |
| 150,000 | 3.75510 |
| 200,000 | 4.65306 |
| 250,000 | 5.57143 |
| 300,000 | 6.10204 |
| 350,000 | 6.44898 |
| 400,000 | 6.79592 |
| 500,000 | 7.42857 |
| 600,000 | 8.00000 |
| 750,000 | 8.85714 |
| 1,000,000 | 10.24490 |

UM Split Limits

| Coverage | Limit | | ILF |
|----------|-------------|---------------|----------|
| | Each Person | Each Accident | |
| UMBI | 15,000 | 30,000 | 1.00000 |
| UMBI | 25,000 | 50,000 | 1.28571 |
| UMBI | 30,000 | 60,000 | 1.71429 |
| UMBI | 50,000 | 100,000 | 2.81633 |
| UMBI | 100,000 | 300,000 | 6.10204 |
| UMBI | 250,000 | 500,000 | 7.42857 |
| UMBI | 500,000 | 1,000,000 | 10.24490 |
| UMPD | | 3,500 | 1.00000 |

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

D-Medical Payments

Power Units & Trailers

| Territory | Power Units | | | | | | | | Trailers | | | |
|-----------|-------------|-------|-------|-------|-----------|-------|-------|-------|----------|-------|-------|-------|
| | Local | | | | Unlimited | | | | | | | |
| | 500 | 1,000 | 2,000 | 5,000 | 500 | 1,000 | 2,000 | 5,000 | 500 | 1,000 | 2,000 | 5,000 |
| 101 | 138 | 164 | 181 | 260 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 102 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 103 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 104 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 105 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 106 | 138 | 164 | 181 | 260 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 107 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 108 | 138 | 164 | 181 | 260 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 109 | 171 | 204 | 223 | 321 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 110 | 171 | 204 | 223 | 321 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 111 | 171 | 204 | 223 | 321 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 112 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 113 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 114 | 138 | 164 | 181 | 260 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 115 | 171 | 204 | 223 | 321 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 116 | 171 | 204 | 223 | 321 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 117 | 138 | 164 | 181 | 260 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 120 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 121 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 122 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 123 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 124 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 125 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 126 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 127 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 128 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 129 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 130 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 131 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 132 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 133 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 134 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 135 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 136 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 137 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 138 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 139 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Territory | 500 | 1,000 | 2,000 | 5,000 | 500 | 1,000 | 2,000 | 5,000 | 500 | 1,000 | 2,000 | 5,000 |
|-----------|-----|-------|-------|-------|-----|-------|-------|-------|-----|-------|-------|-------|
| 140 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 141 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 142 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 151 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 153 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 155 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 158 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 159 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 160 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 167 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 168 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 169 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 170 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 172 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 173 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 174 | 68 | 81 | 87 | 127 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 175 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 176 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 177 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 178 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 179 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 181 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 186 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 187 | 104 | 124 | 136 | 195 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 188 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 189 | 69 | 82 | 90 | 130 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 190 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 191 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |
| 192 | 44 | 52 | 57 | 82 | 69 | 80 | 91 | 105 | 1 | 2 | 3 | 4 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Public Auto

| EachPersonLimit | Zone | VehicleType | RadiusType | Territory | Amount |
|-----------------|------|-------------|------------|-----------|--------|
| 500 | | Public Auto | 0-75 | | 17 |
| 1000 | | Public Auto | 0-75 | | 27 |
| 2000 | | Public Auto | 0-75 | | 37 |
| 5000 | | Public Auto | 0-75 | | 54 |
| 500 | | Public Auto | 0-150 | | 17 |
| 1000 | | Public Auto | 0-150 | | 27 |
| 2000 | | Public Auto | 0-150 | | 37 |
| 5000 | | Public Auto | 0-150 | | 54 |
| 500 | | Public Auto | 0-300 | | 17 |
| 1000 | | Public Auto | 0-300 | | 27 |
| 2000 | | Public Auto | 0-300 | | 37 |
| 5000 | | Public Auto | 0-300 | | 54 |
| 500 | | Public Auto | 0-500 | | 17 |
| 1000 | | Public Auto | 0-500 | | 26 |
| 2000 | | Public Auto | 0-500 | | 36 |
| 5000 | | Public Auto | 0-500 | | 53 |
| 500 | | Public Auto | Unlimited | | 17 |
| 1000 | | Public Auto | Unlimited | | 26 |
| 2000 | | Public Auto | Unlimited | | 36 |
| 5000 | | Public Auto | Unlimited | | 53 |

E-Hired Auto Liability

Trucks and Tractors

The following procedure applies when liability coverage for truckers and motor carriers is written on a cost of hire basis to cover their liability because of a contract involving the hire of trucks, tractors and trailers.

- A. Cost of hire means the total amount incurred by the insured for the leasing and hiring of autos that the insured does not own which are used in the insured's trucking or motor carrier operations, including:
 - 1. The total remunerations of all operators and drivers helpers of hired automobiles, whether hired with a driver by lessor or an employee of the lessee, or any other third party; and
 - 2. The total dollar amount of any other costs (including, but not limited to repair, maintenance and fuel costs) directly associated with operating the hired automobiles, whether such costs are absorbed by the insured, paid to the lessor or owner, or paid to others.
- B. Estimate the annual cost of hire for each of the following, if applicable:
 - 1. Those autos for which primary Liability Coverage is provided by the insured;
 - 2. Those autos for which excess Liability Coverage is provided by the insured;

Premium Computation

- C. For each category of risk described in Paragraph (B), divide the estimated annual cost of hire by 100.
- D. Compute the scheduled vehicle premium for all trucks and truck-tractors that are used in trucking or motor carrier operations; and
- E. Divide the result by the number of these trucks and truck-tractors.
- F. Multiply the result by the appropriate factor in the following table, based on whether the insured lessee provides primary Liability Coverage (without a hold-harmless agreement) or excess Liability Coverage (when the lessor has agreed to hold the insured lessee harmless in a written lease agreement):

| Primary Liability Coverage | Excess Liability Coverage |
|----------------------------|---------------------------|
| 0.0015 | 0.0011 |

- G. Compute the advance premium by multiplying the result of Paragraph C by the result of F.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

Public Autos and Private Passenger

For hired autos other than trucks, tractors and trailers, use the following rating procedure.

Cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or "employees" or their family members). Cost of hire does not include charges for services performed by motor carriers of property or passengers operating under their own authority.

- A. Estimate the annual cost of hire for each of the following:
 1. Those autos for which primary Liability Coverage is provided by the insured;
 2. Those autos for which excess Liability Coverage is provided by the insured;
- B. Divide the cost of hire for A-1 and A-2 by 100.

Multiply the basic limits rate for hired auto, rate is \$10 per \$100 cost of hire for 100,000 CSL, times the all other increased limit factor on page LPF-3 times the primary or excess factor shown below as applicable.

| Primary Liability Coverage | Excess Liability Coverage |
|----------------------------|---------------------------|
| 6.00 | 1.00 |

- C. Multiply B * C to get the estimated premium.

Unless there is a substantial change in exposure during the policy period, the advance premium computed at the beginning of the policy term is the earned premium.

Estimated Cost of Hire

Determine the estimated annual cost of hire from the applicants' past financial records for the 12 month period ending no later than one month prior to the proposed policy effective date. The past cost of hire will be used as the estimate for the future cost of hire. If past financial records do not break out the cost of hire, use the following table to estimate.

| Number of Power Units | Estimated Cost of Hire |
|----------------------------------|------------------------|
| Risks with 1 to 3 power units | 3,000 |
| Risks with 4 or more power units | \$1,000 per power unit |

F-Waiver of Collision Deductible

| Deductible Amount to Be Waived | Loss Cost per Auto |
|---------------------------------------|---------------------------|
| \$50 | \$3.00 |
| 100 | 5.00 |
| 200 | 6.00 |
| 250 | 7.00 |
| 500 | 12.00 |
| 1000 | 17.00 |

Waiver of Collision Deductible

1. This coverage must be offered:
 - a. When Bodily Injury Uninsured Motorists Insurance is provided; and
 - b. When Collision Coverage is provided.
2. This coverage applies to any vehicle (including a van pool vehicle), except commercial vehicles transporting persons for hire, compensation or profit or designed, used, or maintained primarily for the transportation of property.
3. Under this coverage, the insured's collision deductible will be waived when a collision loss is caused by an uninsured motor vehicle. Use the appropriate endorsement form.
4. The named insured has the right to reject this coverage.
5. Unless the named insured requests such coverage, the insurer does not have to provide this coverage on renewal policies when the named insured has rejected the coverage on the policy previously issued by the insurer.
6. The loss costs in the Table above.

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

G-Non-Owned Auto Liability

| # of Employees | Other than SSA | SSA |
|-----------------------|-----------------------|------------|
| 0-25 | 68 | 144 |
| 26-100 | 176 | 528 |
| 101-500 | 565 | 2486 |
| 501-1000 | 1079 | 4958 |
| over 1000 | 1654 | 5919 |

Rates are for 100,000 CSL.

SSA = Social Service Agency

Rating formula = rate for the number of employees * increased limits factor

H-Auto Loan / Lease Gap Coverage

Coverage is automatically included if stated amount valuation includes the outstanding finance obligation.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

J-Enhanced Physical Damage Coverage

Rate for Standard Enhanced Physical Damage = \$150 per power unit

Rate for Preferred Enhanced Physical Damage = \$220 per power unit

K-Hired Auto Physical Damage

BASE RATE

| | |
|--------------------------|--------|
| Collision | 0.056 |
| Comprehensive | 0.0154 |
| Specified Causes of Loss | 0.014 |

| Deductible | Factor |
|-------------------|---------------|
| 500 | 1.095 |
| 1,000 | 1.000 |
| 2,500 | 0.917 |
| 5,000 | 0.811 |
| 10,000 | 0.680 |

L-Original Equipment Manufacturer Parts

Multiply the Physical Damage coverage below by the following factors and add this premium to the other coverages. Factor only applies to Power Units and Public Autos.

| Coverage Type | Factor |
|--------------------------|---------------|
| Collision | 0.05 |
| Comprehensive | 0.05 |
| Specified Causes of Loss | 0.05 |

M-Commercial Auto Glass Coverage

Multiply the Physical Damage Comprehensive coverage by the below factors and add this premium to the other coverages. Factor only applies to Power Units and Public Autos.

Factor: 1.20

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

VII. Territories – Zip/Territories

| Zip Code | City | County | Territory |
|----------|----------------------|-------------|-----------|
| 91001 | Altadena | Los Angeles | 1 |
| 91201 | Glendale | Los Angeles | 1 |
| 91202 | Glendale | Los Angeles | 1 |
| 91203 | Glendale | Los Angeles | 1 |
| 91204 | Glendale | Los Angeles | 1 |
| 91205 | Glendale | Los Angeles | 1 |
| 91206 | Glendale | Los Angeles | 1 |
| 91207 | Glendale | Los Angeles | 1 |
| 91208 | Glendale | Los Angeles | 1 |
| 91210 | Glendale | Los Angeles | 1 |
| 91214 | Glendale | Los Angeles | 1 |
| 91011 | La Canada Flintridge | Los Angeles | 1 |
| 90065 | Los Angeles | Los Angeles | 1 |
| 91020 | Montrose | Los Angeles | 1 |
| 91101 | Pasadena | Los Angeles | 1 |
| 91103 | Pasadena | Los Angeles | 1 |
| 91104 | Pasadena | Los Angeles | 1 |
| 91105 | Pasadena | Los Angeles | 1 |
| 91106 | Pasadena | Los Angeles | 1 |
| 91107 | Pasadena | Los Angeles | 1 |
| 91124 | Pasadena | Los Angeles | 1 |
| 91040 | Sunland | Los Angeles | 1 |
| 91041 | Sunland | Los Angeles | 1 |
| 91042 | Tujunga | Los Angeles | 1 |
| 91043 | Tujunga | Los Angeles | 1 |
| 91046 | Tujunga | Los Angeles | 1 |
| 91706 | Baldwin Park | Los Angeles | 2 |
| 91731 | El Monte | Los Angeles | 2 |
| 91732 | El Monte | Los Angeles | 2 |
| 91733 | El Monte | Los Angeles | 2 |
| 91754 | Monterey Park | Los Angeles | 2 |
| 91755 | Monterey Park | Los Angeles | 2 |
| 91756 | Monterey Park | Los Angeles | 2 |
| 91711 | Claremont | Los Angeles | 3 |
| 91715 | Claremont | Los Angeles | 3 |
| 91722 | Covina | Los Angeles | 3 |
| 91723 | Covina | Los Angeles | 3 |
| 91724 | Covina | Los Angeles | 3 |
| 91008 | Duarte | Los Angeles | 3 |
| 91010 | Duarte | Los Angeles | 3 |
| 91740 | Glendora | Los Angeles | 3 |
| 91741 | Glendora | Los Angeles | 3 |
| 91750 | La Verne | Los Angeles | 3 |
| 91765 | Pomona | Los Angeles | 3 |
| 91766 | Pomona | Los Angeles | 3 |
| 91767 | Pomona | Los Angeles | 3 |
| 91768 | Pomona | Los Angeles | 3 |
| 91769 | Pomona | Los Angeles | 3 |
| 91773 | San Dimas | Los Angeles | 3 |
| 91789 | Walnut | Los Angeles | 3 |
| 91790 | West Covina | Los Angeles | 3 |
| 91791 | West Covina | Los Angeles | 3 |
| 91792 | West Covina | Los Angeles | 3 |
| 91793 | West Covina | Los Angeles | 3 |
| 91716 | Alhambra | Los Angeles | 4 |
| 91801 | Alhambra | Los Angeles | 4 |
| 91803 | Alhambra | Los Angeles | 4 |
| 91804 | Alhambra | Los Angeles | 4 |
| 91899 | Alhambra | Los Angeles | 4 |
| 91006 | Arcadia | Los Angeles | 4 |
| 91007 | Arcadia | Los Angeles | 4 |
| 91009 | Arcadia | Los Angeles | 4 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|------------------|-------------|-----------|
| 91702 | Azusa | Los Angeles | 4 |
| 91775 | San Gabriel | Los Angeles | 4 |
| 91776 | San Gabriel | Los Angeles | 4 |
| 91108 | San Marino | Los Angeles | 4 |
| 91109 | San Marino | Los Angeles | 4 |
| 91123 | San Marino | Los Angeles | 4 |
| 91125 | San Marino | Los Angeles | 4 |
| 91126 | San Marino | Los Angeles | 4 |
| 91024 | Sierra Madre | Los Angeles | 4 |
| 91025 | Sierra Madre | Los Angeles | 4 |
| 91030 | South Pasadena | Los Angeles | 4 |
| 91031 | South Pasadena | Los Angeles | 4 |
| 91780 | Temple City | Los Angeles | 4 |
| 90701 | Artesia | Los Angeles | 5 |
| 90716 | Hawaiian Gardens | Los Angeles | 5 |
| 90638 | La Mirada | Los Angeles | 5 |
| 90639 | La Mirada | Los Angeles | 5 |
| 90650 | Norwalk | Los Angeles | 5 |
| 90651 | Norwalk | Los Angeles | 5 |
| 90652 | Norwalk | Los Angeles | 5 |
| 90671 | Norwalk | Los Angeles | 5 |
| 90670 | Santa Fe Springs | Los Angeles | 5 |
| 90601 | Whittier | Los Angeles | 5 |
| 90602 | Whittier | Los Angeles | 5 |
| 90603 | Whittier | Los Angeles | 5 |
| 90604 | Whittier | Los Angeles | 5 |
| 90605 | Whittier | Los Angeles | 5 |
| 90606 | Whittier | Los Angeles | 5 |
| 90608 | Whittier | Los Angeles | 5 |
| 91501 | Burbank | Los Angeles | 6 |
| 91502 | Burbank | Los Angeles | 6 |
| 91503 | Burbank | Los Angeles | 6 |
| 91504 | Burbank | Los Angeles | 6 |
| 91505 | Burbank | Los Angeles | 6 |
| 91506 | Burbank | Los Angeles | 6 |
| 91521 | Burbank | Los Angeles | 6 |
| 91522 | Burbank | Los Angeles | 6 |
| 91523 | Burbank | Los Angeles | 6 |
| 91331 | Pacoima | Los Angeles | 6 |
| 91334 | Pacoima | Los Angeles | 6 |
| 90660 | Pico Rivera | Los Angeles | 6 |
| 91340 | San Fernando | Los Angeles | 6 |
| 91352 | Sun Valley | Los Angeles | 6 |
| 91342 | Sylmar | Los Angeles | 6 |
| 91601 | North Hollywood | Los Angeles | 7 |
| 91605 | North Hollywood | Los Angeles | 7 |
| 91606 | North Hollywood | Los Angeles | 7 |
| 91607 | North Hollywood | Los Angeles | 7 |
| 91402 | Panorama City | Los Angeles | 7 |
| 91403 | Sherman Oaks | Los Angeles | 7 |
| 91423 | Sherman Oaks | Los Angeles | 7 |
| 91604 | Studio City | Los Angeles | 7 |
| 91602 | Toluca Lake | Los Angeles | 7 |
| 91608 | Universal City | Los Angeles | 7 |
| 91614 | Universal City | Los Angeles | 7 |
| 91615 | Universal City | Los Angeles | 7 |
| 91301 | Agoura Hills | Los Angeles | 8 |
| 91302 | Calabasas | Los Angeles | 8 |
| 91303 | Canoga Park | Los Angeles | 8 |
| 91304 | Canoga Park | Los Angeles | 8 |
| 91307 | Canoga Park | Los Angeles | 8 |
| 91310 | Canoga Park | Los Angeles | 8 |
| 91351 | Canyon Country | Los Angeles | 8 |
| 91387 | Canyon Country | Los Angeles | 8 |
| 90745 | Carson | Los Angeles | 8 |
| 90746 | Carson | Los Angeles | 8 |
| 90747 | Carson | Los Angeles | 8 |
| 91311 | Chatsworth | Los Angeles | 8 |
| 95317 | El Nido | Merced | 8 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-----------------|-------------|-----------|
| 91316 | Encino | Los Angeles | 8 |
| 91436 | Encino | Los Angeles | 8 |
| 91344 | Granada Hills | Los Angeles | 8 |
| 90263 | Malibu | Los Angeles | 8 |
| 90264 | Malibu | Los Angeles | 8 |
| 90265 | Malibu | Los Angeles | 8 |
| 91324 | Northridge | Los Angeles | 8 |
| 91325 | Northridge | Los Angeles | 8 |
| 91326 | Northridge | Los Angeles | 8 |
| 91330 | Northridge | Los Angeles | 8 |
| 91335 | Reseda | Los Angeles | 8 |
| 91343 | Sepulveda | Los Angeles | 8 |
| 91356 | Tarzana | Los Angeles | 8 |
| 91357 | Tarzana | Los Angeles | 8 |
| 90290 | Topanga | Los Angeles | 8 |
| 91306 | Winnetka | Los Angeles | 8 |
| 91364 | Woodland Hills | Los Angeles | 8 |
| 91367 | Woodland Hills | Los Angeles | 8 |
| 91372 | Woodland Hills | Los Angeles | 8 |
| 91376 | Woodland Hills | Los Angeles | 8 |
| 90031 | Los Angeles | Los Angeles | 9 |
| 90032 | Los Angeles | Los Angeles | 9 |
| 90033 | Los Angeles | Los Angeles | 9 |
| 90041 | Los Angeles | Los Angeles | 9 |
| 90042 | Los Angeles | Los Angeles | 9 |
| 95301 | Atwater | Merced | 10 |
| 90210 | Beverly Hills | Los Angeles | 10 |
| 90211 | Beverly Hills | Los Angeles | 10 |
| 90212 | Beverly Hills | Los Angeles | 10 |
| 90027 | Los Angeles | Los Angeles | 10 |
| 90028 | Los Angeles | Los Angeles | 10 |
| 90029 | Los Angeles | Los Angeles | 10 |
| 90034 | Los Angeles | Los Angeles | 10 |
| 90035 | Los Angeles | Los Angeles | 10 |
| 90038 | Los Angeles | Los Angeles | 10 |
| 90039 | Los Angeles | Los Angeles | 10 |
| 90046 | Los Angeles | Los Angeles | 10 |
| 90048 | Los Angeles | Los Angeles | 10 |
| 90068 | Los Angeles | Los Angeles | 10 |
| 90069 | Los Angeles | Los Angeles | 10 |
| 90071 | Los Angeles | Los Angeles | 10 |
| 90073 | Los Angeles | Los Angeles | 10 |
| 90089 | Los Angeles | Los Angeles | 10 |
| 90094 | Los Angeles | Los Angeles | 10 |
| 90095 | Los Angeles | Los Angeles | 10 |
| 90220 | Compton | Los Angeles | 11 |
| 90221 | Compton | Los Angeles | 11 |
| 90222 | Compton | Los Angeles | 11 |
| 90230 | Culver City | Los Angeles | 11 |
| 90232 | Culver City | Los Angeles | 11 |
| 90233 | Culver City | Los Angeles | 11 |
| 90240 | Downey | Los Angeles | 11 |
| 90241 | Downey | Los Angeles | 11 |
| 90242 | Downey | Los Angeles | 11 |
| 90255 | Huntington Park | Los Angeles | 11 |
| 90001 | Los Angeles | Los Angeles | 11 |
| 90002 | Los Angeles | Los Angeles | 11 |
| 90003 | Los Angeles | Los Angeles | 11 |
| 90004 | Los Angeles | Los Angeles | 11 |
| 90005 | Los Angeles | Los Angeles | 11 |
| 90006 | Los Angeles | Los Angeles | 11 |
| 90007 | Los Angeles | Los Angeles | 11 |
| 90008 | Los Angeles | Los Angeles | 11 |
| 90009 | Los Angeles | Los Angeles | 11 |
| 90010 | Los Angeles | Los Angeles | 11 |
| 90011 | Los Angeles | Los Angeles | 11 |
| 90012 | Los Angeles | Los Angeles | 11 |
| 90013 | Los Angeles | Los Angeles | 11 |
| 90014 | Los Angeles | Los Angeles | 11 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-----------------|-------------|-----------|
| 90015 | Los Angeles | Los Angeles | 11 |
| 90016 | Los Angeles | Los Angeles | 11 |
| 90017 | Los Angeles | Los Angeles | 11 |
| 90018 | Los Angeles | Los Angeles | 11 |
| 90019 | Los Angeles | Los Angeles | 11 |
| 90020 | Los Angeles | Los Angeles | 11 |
| 90021 | Los Angeles | Los Angeles | 11 |
| 90022 | Los Angeles | Los Angeles | 11 |
| 90023 | Los Angeles | Los Angeles | 11 |
| 90026 | Los Angeles | Los Angeles | 11 |
| 90036 | Los Angeles | Los Angeles | 11 |
| 90037 | Los Angeles | Los Angeles | 11 |
| 90040 | Los Angeles | Los Angeles | 11 |
| 90044 | Los Angeles | Los Angeles | 11 |
| 90047 | Los Angeles | Los Angeles | 11 |
| 90056 | Los Angeles | Los Angeles | 11 |
| 90057 | Los Angeles | Los Angeles | 11 |
| 90058 | Los Angeles | Los Angeles | 11 |
| 90059 | Los Angeles | Los Angeles | 11 |
| 90061 | Los Angeles | Los Angeles | 11 |
| 90062 | Los Angeles | Los Angeles | 11 |
| 90063 | Los Angeles | Los Angeles | 11 |
| 90101 | Bell | Los Angeles | 12 |
| 90201 | Bell | Los Angeles | 12 |
| 90091 | Commerce | Los Angeles | 12 |
| 90270 | Maywood | Los Angeles | 12 |
| 90280 | South Gate | Los Angeles | 12 |
| 90710 | Harbor City | Los Angeles | 13 |
| 90717 | Lomita | Los Angeles | 13 |
| 90731 | San Pedro | Los Angeles | 13 |
| 90732 | San Pedro | Los Angeles | 13 |
| 90744 | Wilmington | Los Angeles | 13 |
| 90706 | Bellflower | Los Angeles | 14 |
| 90802 | Long Beach | Los Angeles | 14 |
| 90803 | Long Beach | Los Angeles | 14 |
| 90804 | Long Beach | Los Angeles | 14 |
| 90805 | Long Beach | Los Angeles | 14 |
| 90806 | Long Beach | Los Angeles | 14 |
| 90807 | Long Beach | Los Angeles | 14 |
| 90808 | Long Beach | Los Angeles | 14 |
| 90809 | Long Beach | Los Angeles | 14 |
| 90810 | Long Beach | Los Angeles | 14 |
| 90813 | Long Beach | Los Angeles | 14 |
| 90814 | Long Beach | Los Angeles | 14 |
| 90815 | Long Beach | Los Angeles | 14 |
| 90822 | Long Beach | Los Angeles | 14 |
| 90831 | Long Beach | Los Angeles | 14 |
| 90833 | Long Beach | Los Angeles | 14 |
| 90834 | Long Beach | Los Angeles | 14 |
| 90835 | Long Beach | Los Angeles | 14 |
| 90840 | Long Beach | Los Angeles | 14 |
| 90640 | Montebello | Los Angeles | 14 |
| 90723 | Paramount | Los Angeles | 14 |
| 90755 | Signal Hill | Los Angeles | 14 |
| 90506 | Central Gardena | Los Angeles | 15 |
| 90247 | Gardena | Los Angeles | 15 |
| 90248 | Gardena | Los Angeles | 15 |
| 90249 | Gardena | Los Angeles | 15 |
| 90250 | Hawthorne | Los Angeles | 15 |
| 90301 | Inglewood | Los Angeles | 15 |
| 90302 | Inglewood | Los Angeles | 15 |
| 90303 | Inglewood | Los Angeles | 15 |
| 90304 | Inglewood | Los Angeles | 15 |
| 90305 | Inglewood | Los Angeles | 15 |
| 90260 | Lawndale | Los Angeles | 15 |
| 90261 | Lawndale | Los Angeles | 15 |
| 90043 | Los Angeles | Los Angeles | 15 |
| 90311 | Los Angeles | Los Angeles | 15 |
| 90502 | Los Angeles | Los Angeles | 15 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|----------------------|-------------|-----------|
| 90504 | Los Angeles | Los Angeles | 15 |
| 90262 | Lynwood | Los Angeles | 15 |
| 90501 | Torrance | Los Angeles | 15 |
| 90503 | Torrance | Los Angeles | 15 |
| 90505 | Torrance | Los Angeles | 15 |
| 90024 | Los Angeles | Los Angeles | 16 |
| 90025 | Los Angeles | Los Angeles | 16 |
| 90045 | Los Angeles | Los Angeles | 16 |
| 90049 | Los Angeles | Los Angeles | 16 |
| 90052 | Los Angeles | Los Angeles | 16 |
| 90064 | Los Angeles | Los Angeles | 16 |
| 90066 | Los Angeles | Los Angeles | 16 |
| 90067 | Los Angeles | Los Angeles | 16 |
| 90077 | Los Angeles | Los Angeles | 16 |
| 90079 | Los Angeles | Los Angeles | 16 |
| 90082 | Los Angeles | Los Angeles | 16 |
| 90096 | Los Angeles | Los Angeles | 16 |
| 90097 | Los Angeles | Los Angeles | 16 |
| 90099 | Los Angeles | Los Angeles | 16 |
| 90292 | Marina Del Rey | Los Angeles | 16 |
| 90272 | Pacific Palisades | Los Angeles | 16 |
| 90401 | Santa Monica | Los Angeles | 16 |
| 90402 | Santa Monica | Los Angeles | 16 |
| 90403 | Santa Monica | Los Angeles | 16 |
| 90404 | Santa Monica | Los Angeles | 16 |
| 90405 | Santa Monica | Los Angeles | 16 |
| 90291 | Venice | Los Angeles | 16 |
| 96137 | Westwood | Plumas | 16 |
| 90245 | El Segundo | Los Angeles | 17 |
| 90254 | Hermosa Beach | Los Angeles | 17 |
| 90266 | Manhattan Beach | Los Angeles | 17 |
| 90274 | Palos Verdes Peninsu | Los Angeles | 17 |
| 90275 | Rancho Palos Verdes | Los Angeles | 17 |
| 90277 | Redondo Beach | Los Angeles | 17 |
| 90278 | Redondo Beach | Los Angeles | 17 |
| 96006 | Adin | Modoc | 20 |
| 95910 | Alleghany | Sierra | 20 |
| 96101 | Alturas | Modoc | 20 |
| 96129 | Beckwourth | Plumas | 20 |
| 95915 | Belden | Plumas | 20 |
| 96009 | Bieber | Lassen | 20 |
| 96010 | Big Bar | Trinity | 20 |
| 96103 | Blairsdan | Plumas | 20 |
| 95527 | Burnt Ranch | Trinity | 20 |
| 96014 | Callahan | Siskiyou | 20 |
| 96015 | Canby | Modoc | 20 |
| 95923 | Canyondam | Plumas | 20 |
| 96104 | Cedarville | Modoc | 20 |
| 96020 | Chester | Plumas | 20 |
| 96105 | Chilcoot | Plumas | 20 |
| 96106 | Clio | Plumas | 20 |
| 95531 | Crescent City | Del Norte | 20 |
| 95934 | Crescent Mills | Plumas | 20 |
| 96108 | Davis Creek | Modoc | 20 |
| 96023 | Dorris | Siskiyou | 20 |
| 96024 | Douglas City | Trinity | 20 |
| 95936 | Downieville | Sierra | 20 |
| 96109 | Doyle | Lassen | 20 |
| 96025 | Dunsmuir | Siskiyou | 20 |
| 96110 | Eagleville | Modoc | 20 |
| 96027 | Etna | Siskiyou | 20 |
| 96031 | Forks Of Salmon | Siskiyou | 20 |
| 96112 | Fort Bidwell | Modoc | 20 |
| 95538 | Fort Dick | Del Norte | 20 |
| 96032 | Fort Jones | Siskiyou | 20 |
| 95543 | Gasquet | Del Norte | 20 |
| 96034 | Gazelle | Siskiyou | 20 |
| 95944 | Goodyears Bar | Sierra | 20 |
| 96037 | Greenview | Siskiyou | 20 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-------------------|------------|-----------|
| 95947 | Greenville | Plumas | 20 |
| 96038 | Grenada | Siskiyou | 20 |
| 96039 | Happy Camp | Siskiyou | 20 |
| 96041 | Hayfork | Trinity | 20 |
| 96113 | Herlong | Lassen | 20 |
| 96044 | Hornbrook | Siskiyou | 20 |
| 96046 | Hyampom | Trinity | 20 |
| 96114 | Janesville | Lassen | 20 |
| 96136 | Janesville | Lassen | 20 |
| 96048 | Junction City | Trinity | 20 |
| 95548 | Klamath | Del Norte | 20 |
| 96050 | Klamath River | Siskiyou | 20 |
| 96115 | Lake City | Modoc | 20 |
| 96052 | Lewiston | Trinity | 20 |
| 96116 | Likely | Modoc | 20 |
| 96117 | Litchfield | Lassen | 20 |
| 96054 | Lookout | Modoc | 20 |
| 96118 | Loyalton | Sierra | 20 |
| 96058 | Macdoel | Siskiyou | 20 |
| 95552 | Mad River | Trinity | 20 |
| 96119 | Madeline | Lassen | 20 |
| 96056 | Mc Arthur | Lassen | 20 |
| 96057 | Mc Cloud | Siskiyou | 20 |
| 95956 | Meadow Valley | Plumas | 20 |
| 96121 | Milford | Lassen | 20 |
| 96064 | Montague | Siskiyou | 20 |
| 96067 | Mount Shasta | Siskiyou | 20 |
| 96068 | Nubieber | Lassen | 20 |
| 95568 | Orleans | Siskiyou | 20 |
| 96076 | Platina | Trinity | 20 |
| 96122 | Portola | Plumas | 20 |
| 95971 | Quincy | Plumas | 20 |
| 96123 | Ravendale | Lassen | 20 |
| 96124 | Sattley | Sierra | 20 |
| 96085 | Scott Bar | Siskiyou | 20 |
| 96086 | Seiad Valley | Siskiyou | 20 |
| 96125 | Sierra City | Sierra | 20 |
| 96126 | Sierraville | Sierra | 20 |
| 96127 | Sierraville | Lassen | 20 |
| 95567 | Smith River | Del Norte | 20 |
| 96128 | Standish | Lassen | 20 |
| 95980 | Storie | Plumas | 20 |
| 95981 | Strawberry Valley | Plumas | 20 |
| 96130 | Susanville | Lassen | 20 |
| 95983 | Taylorville | Plumas | 20 |
| 96132 | Termo | Lassen | 20 |
| 96091 | Trinity Center | Trinity | 20 |
| 96134 | Tulelake | Modoc | 20 |
| 96135 | Tulelake | Plumas | 20 |
| 95984 | Twain | Plumas | 20 |
| 96093 | Weaverville | Trinity | 20 |
| 96094 | Weed | Siskiyou | 20 |
| 96097 | Yreka | Siskiyou | 20 |
| 95595 | Zenia | Trinity | 20 |
| 95709 | Camino | El Dorado | 21 |
| 95613 | Coloma | El Dorado | 21 |
| 95614 | Cool | El Dorado | 21 |
| 95619 | Diamond Springs | El Dorado | 21 |
| 95623 | El Dorado | El Dorado | 21 |
| 95762 | El Dorado Hills | El Dorado | 21 |
| 95763 | El Dorado Hills | Sacramento | 21 |
| 95633 | Garden Valley | El Dorado | 21 |
| 95634 | Georgetown | El Dorado | 21 |
| 95635 | Greenwood | El Dorado | 21 |
| 95636 | Grizzly Flats | El Dorado | 21 |
| 95720 | Kyburz | El Dorado | 21 |
| 95651 | Lotus | El Dorado | 21 |
| 95656 | Mount Aukum | El Dorado | 21 |
| 95664 | Pilot Hill | El Dorado | 21 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|------------------------|-----------|-----------|
| 95667 | Placerville | El Dorado | 21 |
| 95726 | Pollock Pines | El Dorado | 21 |
| 95672 | Rescue | El Dorado | 21 |
| 95682 | Shingle Springs | El Dorado | 21 |
| 95684 | Somerset | El Dorado | 21 |
| 96150 | South Lake Tahoe | El Dorado | 21 |
| 96155 | South Lake Tahoe | El Dorado | 21 |
| 96142 | Tahoma | El Dorado | 21 |
| 95721 | Twin Bridges | El Dorado | 21 |
| 95735 | Twin Bridges | El Dorado | 21 |
| 93201 | Alpaugh | Tulare | 22 |
| 93202 | Armona | Kings | 22 |
| 93204 | Avenal | Kings | 22 |
| 93603 | Badger | Tulare | 22 |
| 93207 | California Hot Springs | Tulare | 22 |
| 93208 | Camp Nelson | Tulare | 22 |
| 93212 | Corcoran | Kings | 22 |
| 93615 | Cutler | Tulare | 22 |
| 93618 | Dinuba | Tulare | 22 |
| 93218 | Ducor | Tulare | 22 |
| 93219 | Earlimart | Tulare | 22 |
| 93221 | Exeter | Tulare | 22 |
| 93223 | Farmersville | Tulare | 22 |
| 93227 | Goshen | Tulare | 22 |
| 93230 | Hanford | Kings | 22 |
| 93235 | Ivanhoe | Tulare | 22 |
| 93237 | Ivanhoe | Tulare | 22 |
| 93239 | Kettleman City | Kings | 22 |
| 93631 | Kingsburg | Tulare | 22 |
| 93244 | Lemoncove | Tulare | 22 |
| 93245 | Lemoore | Kings | 22 |
| 93246 | Lemoore | Kings | 22 |
| 93247 | Lindsay | Tulare | 22 |
| 95335 | Long Barn | Tuolumne | 22 |
| 93647 | Orosi | Tulare | 22 |
| 93256 | Pixley | Tulare | 22 |
| 93257 | Porterville | Tulare | 22 |
| 93260 | Posey | Tulare | 22 |
| 93261 | Richgrove | Tulare | 22 |
| 93262 | Sequoia National Par | Tulare | 22 |
| 93265 | Springville | Tulare | 22 |
| 93266 | Stratford | Kings | 22 |
| 93267 | Strathmore | Tulare | 22 |
| 93666 | Sultana | Tulare | 22 |
| 93270 | Terra Bella | Tulare | 22 |
| 93271 | Three Rivers | Tulare | 22 |
| 93272 | Tipton | Tulare | 22 |
| 93673 | Traver | Tulare | 22 |
| 93274 | Tulare | Tulare | 22 |
| 93277 | Visalia | Tulare | 22 |
| 93291 | Visalia | Tulare | 22 |
| 93292 | Visalia | Tulare | 22 |
| 93282 | Waukena | Tulare | 22 |
| 93286 | Woodlake | Tulare | 22 |
| 93670 | Yettam | Tulare | 22 |
| 95410 | Albion | Mendocino | 23 |
| 95415 | Boonville | Mendocino | 23 |
| 95417 | Branscomb | Mendocino | 23 |
| 95418 | Calpella | Mendocino | 23 |
| 95422 | Clearlake | Lake | 23 |
| 95423 | Clearlake Oaks | Lake | 23 |
| 95424 | Clearlake Park | Lake | 23 |
| 95426 | Cobb | Lake | 23 |
| 95427 | Comptche | Mendocino | 23 |
| 95428 | Covelo | Mendocino | 23 |
| 95429 | Dos Rios | Mendocino | 23 |
| 95432 | Elk | Mendocino | 23 |
| 95435 | Finley | Lake | 23 |
| 95420 | Fort Bragg | Mendocino | 23 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|--------------------|------------|-----------|
| 95437 | Fort Bragg | Mendocino | 23 |
| 95443 | Glenhaven | Lake | 23 |
| 95445 | Gualala | Mendocino | 23 |
| 95467 | Hidden Valley Lake | Lake | 23 |
| 95449 | Hopland | Mendocino | 23 |
| 95451 | Kelseyville | Lake | 23 |
| 95453 | Lakeport | Lake | 23 |
| 95454 | Laytonville | Mendocino | 23 |
| 95585 | Leggett | Mendocino | 23 |
| 95456 | Littleriver | Mendocino | 23 |
| 95457 | Lower Lake | Lake | 23 |
| 95458 | Lucerne | Lake | 23 |
| 95459 | Manchester | Mendocino | 23 |
| 95460 | Mendocino | Mendocino | 23 |
| 95461 | Middletown | Lake | 23 |
| 95463 | Navarro | Mendocino | 23 |
| 95464 | Nice | Lake | 23 |
| 95466 | Philo | Mendocino | 23 |
| 95587 | Piercy | Mendocino | 23 |
| 95468 | Point Arena | Mendocino | 23 |
| 95469 | Potter Valley | Mendocino | 23 |
| 95470 | Redwood Valley | Mendocino | 23 |
| 95481 | Talmage | Mendocino | 23 |
| 95482 | Ukiah | Mendocino | 23 |
| 95485 | Upper Lake | Lake | 23 |
| 95493 | Upper Lake | Lake | 23 |
| 95488 | Westport | Mendocino | 23 |
| 95490 | Willits | Mendocino | 23 |
| 95494 | Yorkville | Mendocino | 23 |
| 93601 | Ahwahnee | Madera | 24 |
| 95303 | Ballico | Merced | 24 |
| 93604 | Bass Lake | Madera | 24 |
| 93610 | Chowchilla | Madera | 24 |
| 93614 | Coarsegold | Madera | 24 |
| 95312 | Cressey | Merced | 24 |
| 95315 | Delhi | Merced | 24 |
| 93620 | Dos Palos | Merced | 24 |
| 95322 | Gustine | Merced | 24 |
| 95324 | Hilmar | Merced | 24 |
| 95023 | Hollister | San Benito | 24 |
| 95024 | Hollister | San Benito | 24 |
| 95333 | Le Grand | Merced | 24 |
| 95334 | Livingston | Merced | 24 |
| 93635 | Los Banos | Merced | 24 |
| 93636 | Madera | Madera | 24 |
| 93637 | Madera | Madera | 24 |
| 93638 | Madera | Madera | 24 |
| 95340 | Merced | Merced | 24 |
| 95341 | Merced | Merced | 24 |
| 95348 | Merced | Merced | 24 |
| 93643 | North Fork | Madera | 24 |
| 93645 | O Neals | Madera | 24 |
| 93644 | Oakhurst | Madera | 24 |
| 95043 | Paicines | San Benito | 24 |
| 95365 | Planada | Merced | 24 |
| 93653 | Raymond | Madera | 24 |
| 95045 | San Juan Bautista | San Benito | 24 |
| 95369 | Snelling | Merced | 24 |
| 95075 | Soquel | San Benito | 24 |
| 93665 | South Dos Palos | Merced | 24 |
| 95374 | Stevinson | Merced | 24 |
| 95388 | Winton | Merced | 24 |
| 93669 | Wishon | Madera | 24 |
| 95221 | Altaville | Calaveras | 25 |
| 95601 | Amador City | Amador | 25 |
| 95222 | Angels Camp | Calaveras | 25 |
| 95223 | Arnold | Calaveras | 25 |
| 95224 | Avery | Calaveras | 25 |
| 93512 | Benton | Mono | 25 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|----------------------|-----------|-----------|
| 95305 | Big Oak Flat | Tuolumne | 25 |
| 93517 | Bridgeport | Mono | 25 |
| 95225 | Burson | Calaveras | 25 |
| 95226 | Campo Seco | Calaveras | 25 |
| 95306 | Catheys Valley | Mariposa | 25 |
| 95309 | Ceres | Tuolumne | 25 |
| 96107 | Coleville | Mono | 25 |
| 95310 | Columbia | Tuolumne | 25 |
| 95228 | Copperopolis | Calaveras | 25 |
| 95229 | Copperopolis | Calaveras | 25 |
| 95311 | Coulterville | Mariposa | 25 |
| 95699 | Drytown | Amador | 25 |
| 95318 | El Portal | Mariposa | 25 |
| 95629 | Fiddletown | El Dorado | 25 |
| 93623 | Fish Camp | Mariposa | 25 |
| 95232 | Glencoe | Calaveras | 25 |
| 95321 | Groveland | Tuolumne | 25 |
| 95233 | Hathaway Pines | Calaveras | 25 |
| 95325 | Hornitos | Mariposa | 25 |
| 95640 | Ione | Amador | 25 |
| 95642 | Jackson | Amador | 25 |
| 95327 | Jamestown | Tuolumne | 25 |
| 93529 | June Lake | Mono | 25 |
| 95646 | Kirkwood | Alpine | 25 |
| 95644 | Kit Carson | Amador | 25 |
| 95329 | La Grange | Tuolumne | 25 |
| 93541 | Lee Vining | Mono | 25 |
| 95654 | Madison | Amador | 25 |
| 93546 | Mammoth Lakes | Mono | 25 |
| 95338 | Mariposa | Mariposa | 25 |
| 96120 | Markleeville | Alpine | 25 |
| 95346 | Mi Wuk Village | Tuolumne | 25 |
| 95347 | Mi Wuk Village | Tuolumne | 25 |
| 95345 | Midpines | Mariposa | 25 |
| 95245 | Mokelumne Hill | Calaveras | 25 |
| 95246 | Mountain Ranch | Calaveras | 25 |
| 95247 | Murphys | Calaveras | 25 |
| 95665 | Pine Grove | Amador | 25 |
| 95364 | Pinecrest | Tuolumne | 25 |
| 95666 | Pioneer | Amador | 25 |
| 95669 | Plymouth | Amador | 25 |
| 95248 | Rail Road Flat | Calaveras | 25 |
| 95675 | River Pines | Amador | 25 |
| 95249 | San Andreas | Calaveras | 25 |
| 95250 | Sheep Ranch | Calaveras | 25 |
| 95370 | Sonora | Tuolumne | 25 |
| 95372 | Soulsbyville | Tuolumne | 25 |
| 95373 | Soulsbyville | Tuolumne | 25 |
| 95375 | Stevinson | Tuolumne | 25 |
| 95685 | Sutter Creek | Amador | 25 |
| 96133 | Topaz | Mono | 25 |
| 95379 | Tuolumne | Tuolumne | 25 |
| 95383 | Twain Harte | Tuolumne | 25 |
| 95251 | Vallecito | Calaveras | 25 |
| 95252 | Valley Springs | Calaveras | 25 |
| 95689 | Volcano | Amador | 25 |
| 95254 | Wallace | Calaveras | 25 |
| 95255 | West Point | Calaveras | 25 |
| 95257 | Wilseyville | Calaveras | 25 |
| 95389 | Yosemite National Pa | Mariposa | 25 |
| 94503 | American Canyon | Napa | 26 |
| 94508 | Angwin | Napa | 26 |
| 94515 | Calistoga | Napa | 26 |
| 94576 | Deer Park | Napa | 26 |
| 94558 | Napa | Napa | 26 |
| 94559 | Napa | Napa | 26 |
| 94562 | Oakville | Napa | 26 |
| 94567 | Pope Valley | Napa | 26 |
| 94573 | Rutherford | Napa | 26 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-----------------|-----------------|-----------|
| 94574 | Saint Helena | Napa | 26 |
| 94581 | San Lorenzo | Napa | 26 |
| 94599 | Yountville | Napa | 26 |
| 95701 | Alta | Placer | 27 |
| 95703 | Applegate | Placer | 27 |
| 95602 | Auburn | Placer | 27 |
| 95603 | Auburn | Placer | 27 |
| 95604 | Auburn | Placer | 27 |
| 96140 | Carnelian Bay | Placer | 27 |
| 95713 | Colfax | Placer | 27 |
| 95714 | Dutch Flat | Placer | 27 |
| 95715 | Emigrant Gap | Placer | 27 |
| 95631 | Foresthill | Placer | 27 |
| 95717 | Gold Run | Placer | 27 |
| 95746 | Granite Bay | Placer | 27 |
| 96141 | Homewood | Placer | 27 |
| 96143 | Kings Beach | Placer | 27 |
| 95648 | Lincoln | Placer | 27 |
| 95650 | Loomis | Placer | 27 |
| 95722 | Meadow Vista | Placer | 27 |
| 95658 | Newcastle | Placer | 27 |
| 96146 | Olympic Valley | Placer | 27 |
| 95663 | Penryn | Placer | 27 |
| 95677 | Rocklin | Placer | 27 |
| 95765 | Rocklin | Placer | 27 |
| 95661 | Roseville | Placer | 27 |
| 95678 | Roseville | Placer | 27 |
| 95747 | Roseville | Placer | 27 |
| 95681 | Sheridan | Placer | 27 |
| 96145 | Tahoe City | Placer | 27 |
| 96148 | Tahoe Vista | Placer | 27 |
| 96161 | Truckee | Placer | 27 |
| 95736 | Weimar | Placer | 27 |
| 93420 | Arroyo Grande | San Luis Obispo | 28 |
| 93421 | Arroyo Grande | San Luis Obispo | 28 |
| 93422 | Atascadero | San Luis Obispo | 28 |
| 93424 | Avila Beach | San Luis Obispo | 28 |
| 93410 | Cal Poly Dorms | San Luis Obispo | 28 |
| 93428 | Cambria | San Luis Obispo | 28 |
| 93430 | Cayucos | San Luis Obispo | 28 |
| 93409 | Chorro | San Luis Obispo | 28 |
| 93432 | Creston | San Luis Obispo | 28 |
| 93433 | Grover City | San Luis Obispo | 28 |
| 93435 | Harmony | San Luis Obispo | 28 |
| 93442 | Morro Bay | San Luis Obispo | 28 |
| 93444 | Nipomo | San Luis Obispo | 28 |
| 93445 | Oceano | San Luis Obispo | 28 |
| 93446 | Paso Robles | San Luis Obispo | 28 |
| 93447 | Paso Robles | San Luis Obispo | 28 |
| 93449 | Pismo Beach | San Luis Obispo | 28 |
| 93401 | San Luis Obispo | San Luis Obispo | 28 |
| 93402 | San Luis Obispo | San Luis Obispo | 28 |
| 93405 | San Luis Obispo | San Luis Obispo | 28 |
| 93406 | San Luis Obispo | San Luis Obispo | 28 |
| 93407 | San Luis Obispo | San Luis Obispo | 28 |
| 93408 | San Luis Obispo | San Luis Obispo | 28 |
| 93451 | San Miguel | Monterey | 28 |
| 93452 | San Simeon | San Luis Obispo | 28 |
| 93453 | Santa Margarita | San Luis Obispo | 28 |
| 93461 | Shandon | San Luis Obispo | 28 |
| 93465 | Templeton | San Luis Obispo | 28 |
| 94510 | Benicia | Solano | 29 |
| 94512 | Birds Landing | Solano | 29 |
| 95620 | Dixon | Solano | 29 |
| 95625 | Elmira | Solano | 29 |
| 94533 | Fairfield | Solano | 29 |
| 94534 | Fairfield | Solano | 29 |
| 94535 | Fairfield | Solano | 29 |
| 94592 | Mare Island | Solano | 29 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-------------------|--------|-----------|
| 94571 | Rio Vista | Solano | 29 |
| 94585 | Suisun City | Solano | 29 |
| 95687 | Vacaville | Solano | 29 |
| 95688 | Vacaville | Solano | 29 |
| 94589 | Vallejo | Solano | 29 |
| 94590 | Vallejo | Solano | 29 |
| 94591 | Vallejo | Solano | 29 |
| 95412 | Annapolis | Sonoma | 30 |
| 94922 | Bodega | Sonoma | 30 |
| 94923 | Bodega Bay | Sonoma | 30 |
| 95416 | Boyes Hot Springs | Sonoma | 30 |
| 95419 | Camp Meeker | Sonoma | 30 |
| 95421 | Cazadero | Sonoma | 30 |
| 95425 | Cloverdale | Sonoma | 30 |
| 94931 | Cotati | Sonoma | 30 |
| 95430 | Duncans Mills | Sonoma | 30 |
| 95433 | El Verano | Sonoma | 30 |
| 95431 | Eldridge | Sonoma | 30 |
| 95436 | Forestville | Sonoma | 30 |
| 95439 | Fulton | Sonoma | 30 |
| 95441 | Geyserville | Sonoma | 30 |
| 95442 | Glen Ellen | Sonoma | 30 |
| 95444 | Graton | Sonoma | 30 |
| 95446 | Guerneville | Sonoma | 30 |
| 95448 | Healdsburg | Sonoma | 30 |
| 95450 | Jenner | Sonoma | 30 |
| 95452 | Kenwood | Sonoma | 30 |
| 95462 | Monte Rio | Sonoma | 30 |
| 95465 | Occidental | Sonoma | 30 |
| 94951 | Pengrove | Sonoma | 30 |
| 94954 | Petaluma | Sonoma | 30 |
| 94999 | Petaluma | Sonoma | 30 |
| 95471 | Rio Nido | Sonoma | 30 |
| 94928 | Rohnert Park | Sonoma | 30 |
| 95401 | Santa Rosa | Sonoma | 30 |
| 95402 | Santa Rosa | Sonoma | 30 |
| 95403 | Santa Rosa | Sonoma | 30 |
| 95404 | Santa Rosa | Sonoma | 30 |
| 95405 | Santa Rosa | Sonoma | 30 |
| 95406 | Santa Rosa | Sonoma | 30 |
| 95407 | Santa Rosa | Sonoma | 30 |
| 95409 | Santa Rosa | Sonoma | 30 |
| 95472 | Sebastopol | Sonoma | 30 |
| 95476 | Sonoma | Sonoma | 30 |
| 95480 | Stewarts Point | Sonoma | 30 |
| 95497 | The Sea Ranch | Sonoma | 30 |
| 95486 | Upper Lake | Sonoma | 30 |
| 95487 | Upper Lake | Sonoma | 30 |
| 94972 | Valley Ford | Sonoma | 30 |
| 95492 | Windsor | Sonoma | 30 |
| 95914 | Bangor | Butte | 31 |
| 95916 | Berry Creek | Butte | 31 |
| 95917 | Biggs | Butte | 31 |
| 95918 | Browns Valley | Yuba | 31 |
| 95919 | Brownsville | Yuba | 31 |
| 95922 | Camptonville | Sierra | 31 |
| 95924 | Cedar Ridge | Nevada | 31 |
| 95925 | Challenge | Butte | 31 |
| 95712 | Chicago Park | Nevada | 31 |
| 95926 | Chico | Butte | 31 |
| 95928 | Chico | Butte | 31 |
| 95929 | Chico | Butte | 31 |
| 95973 | Chico | Butte | 31 |
| 95930 | Clipper Mills | Butte | 31 |
| 95935 | Dobbins | Yuba | 31 |
| 95938 | Durham | Butte | 31 |
| 96111 | Eagleville | Nevada | 31 |
| 95940 | Feather Falls | Butte | 31 |
| 95941 | Forbestown | Butte | 31 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|------------------|--------|-----------|
| 95942 | Forest Ranch | Butte | 31 |
| 95945 | Grass Valley | Nevada | 31 |
| 95946 | Grass Valley | Nevada | 31 |
| 95949 | Grass Valley | Nevada | 31 |
| 95948 | Gridley | Butte | 31 |
| 95953 | Live Oak | Sutter | 31 |
| 95954 | Magalia | Butte | 31 |
| 95901 | Marysville | Yuba | 31 |
| 95903 | Marysville | Yuba | 31 |
| 95724 | Meadow Vista | Nevada | 31 |
| 95957 | Meridian | Sutter | 31 |
| 95958 | Meridian | Butte | 31 |
| 95959 | Nevada City | Nevada | 31 |
| 95659 | Nicolaus | Sutter | 31 |
| 95960 | North San Juan | Nevada | 31 |
| 95961 | Olivehurst | Yuba | 31 |
| 95962 | Oregon House | Yuba | 31 |
| 95965 | Oroville | Butte | 31 |
| 95966 | Oroville | Butte | 31 |
| 95967 | Oroville | Butte | 31 |
| 95968 | Palermo | Butte | 31 |
| 95969 | Paradise | Butte | 31 |
| 95668 | Pleasant Grove | Sutter | 31 |
| 95972 | Rackerby | Yuba | 31 |
| 95974 | Richvale | Butte | 31 |
| 95674 | Rio Oso | Sutter | 31 |
| 95676 | Robbins | Sutter | 31 |
| 95975 | Rough And Ready | Nevada | 31 |
| 95977 | Smartville | Nevada | 31 |
| 95728 | Soda Springs | Nevada | 31 |
| 95978 | Stirling City | Butte | 31 |
| 95982 | Sutter | Sutter | 31 |
| 96162 | Truckee | Nevada | 31 |
| 95986 | Washington | Nevada | 31 |
| 95692 | Wheatland | Yuba | 31 |
| 95991 | Yuba City | Sutter | 31 |
| 95992 | Yuba City | Sutter | 31 |
| 95993 | Yuba City | Sutter | 31 |
| 96007 | Anderson | Shasta | 32 |
| 95912 | Arbuckle | Colusa | 32 |
| 95913 | Artois | Glenn | 32 |
| 96008 | Bella Vista | Shasta | 32 |
| 96011 | Big Bend | Shasta | 32 |
| 95606 | Brooks | Yolo | 32 |
| 96013 | Burney | Shasta | 32 |
| 95920 | Butte City | Glenn | 32 |
| 95607 | Capay | Yolo | 32 |
| 96016 | Cassel | Shasta | 32 |
| 96017 | Castella | Shasta | 32 |
| 96019 | Central Valley | Shasta | 32 |
| 95612 | Clarksburg | Yolo | 32 |
| 95932 | Colusa | Colusa | 32 |
| 96021 | Corning | Tehama | 32 |
| 96022 | Cottonwood | Tehama | 32 |
| 95616 | Davis | Yolo | 32 |
| 95937 | Dunnigan | Yolo | 32 |
| 95618 | El Macero | Yolo | 32 |
| 95939 | Elk Creek | Glenn | 32 |
| 95627 | Esparto | Yolo | 32 |
| 96028 | Fall River Mills | Shasta | 32 |
| 96029 | Flourmoy | Tehama | 32 |
| 96033 | French Gulch | Shasta | 32 |
| 96035 | Gerber | Tehama | 32 |
| 95943 | Glenn | Glenn | 32 |
| 95950 | Grimes | Colusa | 32 |
| 95637 | Guinda | Yolo | 32 |
| 95951 | Hamilton City | Glenn | 32 |
| 96040 | Hat Creek | Shasta | 32 |
| 96047 | Igo | Shasta | 32 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|------------------|--------|-----------|
| 96049 | Junction City | Shasta | 32 |
| 95645 | Knights Landing | Sutter | 32 |
| 96051 | Lakehead | Shasta | 32 |
| 96055 | Los Molinos | Tehama | 32 |
| 95653 | Madison | Yolo | 32 |
| 96059 | Manton | Tehama | 32 |
| 95955 | Maxwell | Colusa | 32 |
| 96062 | Millville | Shasta | 32 |
| 96061 | Mineral | Tehama | 32 |
| 96063 | Mineral | Tehama | 32 |
| 96065 | Montgomery Creek | Shasta | 32 |
| 96069 | Oak Run | Shasta | 32 |
| 96070 | Oak Run | Shasta | 32 |
| 96071 | Old Station | Shasta | 32 |
| 95963 | Orland | Glenn | 32 |
| 96073 | Palo Cedro | Shasta | 32 |
| 96074 | Paskenta | Tehama | 32 |
| 95970 | Princeton | Glenn | 32 |
| 96078 | Proberta | Tehama | 32 |
| 96075 | Red Bluff | Tehama | 32 |
| 96080 | Red Bluff | Tehama | 32 |
| 96001 | Redding | Shasta | 32 |
| 96002 | Redding | Shasta | 32 |
| 96003 | Redding | Shasta | 32 |
| 95679 | Roseville | Yolo | 32 |
| 96084 | Round Mountain | Shasta | 32 |
| 96087 | Shasta | Shasta | 32 |
| 96079 | Shasta Lake | Shasta | 32 |
| 96088 | Shingletown | Shasta | 32 |
| 96089 | Shingletown | Shasta | 32 |
| 95979 | Stonyford | Colusa | 32 |
| 96090 | Tehama | Tehama | 32 |
| 96092 | Vina | Tehama | 32 |
| 96095 | Whiskeytown | Shasta | 32 |
| 96096 | Whitmore | Shasta | 32 |
| 95987 | Williams | Colusa | 32 |
| 95988 | Willows | Glenn | 32 |
| 95694 | Winters | Yolo | 32 |
| 95695 | Woodland | Yolo | 32 |
| 95776 | Woodland | Yolo | 32 |
| 96099 | Yreka | Shasta | 32 |
| 93611 | Clovis | Fresno | 33 |
| 93612 | Clovis | Fresno | 33 |
| 93613 | Clovis | Fresno | 33 |
| 93619 | Clovis | Fresno | 33 |
| 93701 | Fresno | Fresno | 33 |
| 93702 | Fresno | Fresno | 33 |
| 93703 | Fresno | Fresno | 33 |
| 93704 | Fresno | Fresno | 33 |
| 93705 | Fresno | Fresno | 33 |
| 93706 | Fresno | Fresno | 33 |
| 93710 | Fresno | Fresno | 33 |
| 93711 | Fresno | Fresno | 33 |
| 93712 | Fresno | Fresno | 33 |
| 93716 | Fresno | Fresno | 33 |
| 93720 | Fresno | Fresno | 33 |
| 93721 | Fresno | Fresno | 33 |
| 93722 | Fresno | Fresno | 33 |
| 93723 | Fresno | Fresno | 33 |
| 93725 | Fresno | Fresno | 33 |
| 93726 | Fresno | Fresno | 33 |
| 93727 | Fresno | Fresno | 33 |
| 93728 | Fresno | Fresno | 33 |
| 93730 | Fresno | Fresno | 33 |
| 93740 | Fresno | Fresno | 33 |
| 93741 | Fresno | Fresno | 33 |
| 93650 | Pinedale | Fresno | 33 |
| 93602 | Auberry | Fresno | 34 |
| 93605 | Big Creek | Fresno | 34 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|---------------------|------------|-----------|
| 93606 | Biola | Fresno | 34 |
| 93607 | Burrel | Fresno | 34 |
| 93608 | Cantua Creek | Fresno | 34 |
| 93609 | Caruthers | Fresno | 34 |
| 93210 | Coalinga | Fresno | 34 |
| 93616 | Del Rey | Fresno | 34 |
| 93621 | Dunlap | Fresno | 34 |
| 93622 | Firebaugh | Fresno | 34 |
| 93624 | Five Points | Fresno | 34 |
| 93625 | Fowler | Fresno | 34 |
| 93626 | Friant | Fresno | 34 |
| 93627 | Helm | Fresno | 34 |
| 93628 | Hume | Fresno | 34 |
| 93234 | Huron | Fresno | 34 |
| 93630 | Kerman | Fresno | 34 |
| 93633 | Kings Canyon Nat Pk | Fresno | 34 |
| 93634 | Lakeshore | Fresno | 34 |
| 93242 | Laton | Fresno | 34 |
| 93640 | Mendota | Fresno | 34 |
| 93641 | Miramonte | Fresno | 34 |
| 93642 | Mono Hot Springs | Fresno | 34 |
| 93646 | Orange Cove | Fresno | 34 |
| 93648 | Parlier | Fresno | 34 |
| 93649 | Piedra | Fresno | 34 |
| 93651 | Prather | Fresno | 34 |
| 93652 | Raisin | Fresno | 34 |
| 93654 | Reedley | Fresno | 34 |
| 93656 | Riverdale | Fresno | 34 |
| 93660 | San Joaquin | Fresno | 34 |
| 93661 | San Joaquin | Merced | 34 |
| 93657 | Sanger | Fresno | 34 |
| 93662 | Selma | Fresno | 34 |
| 93664 | Shaver Lake | Fresno | 34 |
| 93675 | Squaw Valley | Fresno | 34 |
| 93667 | Tollhouse | Fresno | 34 |
| 93668 | Tranquillity | Fresno | 34 |
| 95605 | Broderick | Yolo | 35 |
| 95608 | Carmichael | Sacramento | 35 |
| 95626 | Elverta | Sacramento | 35 |
| 95628 | Fair Oaks | Sacramento | 35 |
| 95652 | McClellan | Sacramento | 35 |
| 95660 | North Highlands | Sacramento | 35 |
| 95662 | Orangevale | Sacramento | 35 |
| 95670 | Rancho Cordova | Sacramento | 35 |
| 95742 | Rancho Cordova | Sacramento | 35 |
| 95673 | Rio Linda | Sacramento | 35 |
| 95811 | Sacramento | Sacramento | 35 |
| 95812 | Sacramento | Sacramento | 35 |
| 95814 | Sacramento | Sacramento | 35 |
| 95815 | Sacramento | Sacramento | 35 |
| 95816 | Sacramento | Sacramento | 35 |
| 95817 | Sacramento | Sacramento | 35 |
| 95818 | Sacramento | Sacramento | 35 |
| 95819 | Sacramento | Sacramento | 35 |
| 95820 | Sacramento | Sacramento | 35 |
| 95821 | Sacramento | Sacramento | 35 |
| 95822 | Sacramento | Sacramento | 35 |
| 95823 | Sacramento | Sacramento | 35 |
| 95824 | Sacramento | Sacramento | 35 |
| 95825 | Sacramento | Sacramento | 35 |
| 95826 | Sacramento | Sacramento | 35 |
| 95827 | Sacramento | Sacramento | 35 |
| 95828 | Sacramento | Sacramento | 35 |
| 95829 | Sacramento | Sacramento | 35 |
| 95830 | Sacramento | Sacramento | 35 |
| 95831 | Sacramento | Sacramento | 35 |
| 95832 | Sacramento | Sacramento | 35 |
| 95833 | Sacramento | Sacramento | 35 |
| 95834 | Sacramento | Sacramento | 35 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-----------------|--------------|-----------|
| 95835 | Sacramento | Sacramento | 35 |
| 95836 | Sacramento | Sacramento | 35 |
| 95837 | Sacramento | Sacramento | 35 |
| 95838 | Sacramento | Sacramento | 35 |
| 95841 | Sacramento | Sacramento | 35 |
| 95842 | Sacramento | Sacramento | 35 |
| 95864 | Sacramento | Sacramento | 35 |
| 95691 | West Sacramento | Yolo | 35 |
| 95610 | Citrus Heights | Sacramento | 36 |
| 95621 | Citrus Heights | Sacramento | 36 |
| 95615 | Courtland | Sacramento | 36 |
| 95624 | Elk Grove | Sacramento | 36 |
| 95757 | Elk Grove | Sacramento | 36 |
| 95758 | Elk Grove | Sacramento | 36 |
| 95630 | Folsom | Sacramento | 36 |
| 95632 | Galt | Sacramento | 36 |
| 95638 | Herald | Sacramento | 36 |
| 95639 | Hood | Sacramento | 36 |
| 95641 | Isleton | Sacramento | 36 |
| 95655 | Mather A F B | Sacramento | 36 |
| 95671 | Represa | Sacramento | 36 |
| 95680 | Roseville | Sacramento | 36 |
| 95683 | Sloughhouse | Sacramento | 36 |
| 95690 | Walnut Grove | Sacramento | 36 |
| 95693 | Wilton | Sacramento | 36 |
| 95813 | Woodland | Sacramento | 36 |
| 95202 | Stockton | San Joaquin | 37 |
| 95203 | Stockton | San Joaquin | 37 |
| 95204 | Stockton | San Joaquin | 37 |
| 95205 | Stockton | San Joaquin | 37 |
| 95206 | Stockton | San Joaquin | 37 |
| 95207 | Stockton | San Joaquin | 37 |
| 95208 | Stockton | San Joaquin | 37 |
| 95209 | Stockton | San Joaquin | 37 |
| 95210 | Stockton | San Joaquin | 37 |
| 95211 | Stockton | San Joaquin | 37 |
| 95212 | Stockton | San Joaquin | 37 |
| 95213 | Stockton | San Joaquin | 37 |
| 95215 | Stockton | San Joaquin | 37 |
| 95219 | Stockton | San Joaquin | 37 |
| 95220 | Acampo | San Joaquin | 38 |
| 95227 | Clements | San Joaquin | 38 |
| 95320 | Escalon | San Joaquin | 38 |
| 95230 | Farmington | Stanislaus | 38 |
| 95231 | French Camp | San Joaquin | 38 |
| 95234 | Hathaway Pines | San Joaquin | 38 |
| 95330 | Lathrop | San Joaquin | 38 |
| 95236 | Linden | San Joaquin | 38 |
| 95237 | Lockeford | San Joaquin | 38 |
| 95240 | Lodi | San Joaquin | 38 |
| 95242 | Lodi | San Joaquin | 38 |
| 95336 | Manteca | San Joaquin | 38 |
| 95337 | Manteca | San Joaquin | 38 |
| 95366 | Ripon | San Joaquin | 38 |
| 95201 | San Jose | San Joaquin | 38 |
| 95686 | Thornton | San Joaquin | 38 |
| 95304 | Tracy | San Joaquin | 38 |
| 95376 | Tracy | San Joaquin | 38 |
| 95377 | Tracy | San Joaquin | 38 |
| 95391 | Tracy | San Joaquin | 38 |
| 95253 | Valley Springs | San Joaquin | 38 |
| 95258 | Woodbridge | San Joaquin | 38 |
| 95267 | Woodbridge | San Joaquin | 38 |
| 94525 | Crockett | Contra Costa | 39 |
| 94530 | El Cerrito | Contra Costa | 39 |
| 94803 | El Sobrante | Contra Costa | 39 |
| 94547 | Hercules | Contra Costa | 39 |
| 94564 | Pinole | Contra Costa | 39 |
| 94801 | Richmond | Contra Costa | 39 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|----------------|--------------|-----------|
| 94802 | Richmond | Contra Costa | 39 |
| 94804 | Richmond | Contra Costa | 39 |
| 94805 | Richmond | Contra Costa | 39 |
| 94850 | Richmond | Contra Costa | 39 |
| 94572 | Rodeo | Contra Costa | 39 |
| 94806 | San Pablo | Contra Costa | 39 |
| 94807 | San Pablo | Contra Costa | 39 |
| 94507 | Alamo | Contra Costa | 40 |
| 94509 | Antioch | Contra Costa | 40 |
| 94531 | Antioch | Contra Costa | 40 |
| 94517 | Clayton | Contra Costa | 40 |
| 94518 | Concord | Contra Costa | 40 |
| 94519 | Concord | Contra Costa | 40 |
| 94520 | Concord | Contra Costa | 40 |
| 94521 | Concord | Contra Costa | 40 |
| 94506 | Danville | Contra Costa | 40 |
| 94526 | Danville | Contra Costa | 40 |
| 94528 | Danville | Contra Costa | 40 |
| 94549 | Lafayette | Contra Costa | 40 |
| 94553 | Martinez | Contra Costa | 40 |
| 94556 | Moraga | Contra Costa | 40 |
| 94570 | Moraga | Contra Costa | 40 |
| 94575 | Moraga | Contra Costa | 40 |
| 94563 | Orinda | Contra Costa | 40 |
| 94565 | Pittsburg | Contra Costa | 40 |
| 94523 | Pleasant Hill | Contra Costa | 40 |
| 94582 | San Ramon | Contra Costa | 40 |
| 94583 | San Ramon | Contra Costa | 40 |
| 94595 | Walnut Creek | Contra Costa | 40 |
| 94596 | Walnut Creek | Contra Costa | 40 |
| 94597 | Walnut Creek | Contra Costa | 40 |
| 94598 | Walnut Creek | Contra Costa | 40 |
| 91902 | Bonita | San Diego | 41 |
| 91903 | Bonita | San Diego | 41 |
| 92055 | Camp Pendleton | San Diego | 41 |
| 91910 | Chula Vista | San Diego | 41 |
| 91911 | Chula Vista | San Diego | 41 |
| 91913 | Chula Vista | San Diego | 41 |
| 91914 | Chula Vista | San Diego | 41 |
| 91915 | Chula Vista | San Diego | 41 |
| 92118 | Coronado | San Diego | 41 |
| 92019 | El Cajon | San Diego | 41 |
| 92020 | El Cajon | San Diego | 41 |
| 92021 | El Cajon | San Diego | 41 |
| 91932 | Imperial Beach | San Diego | 41 |
| 91933 | Imperial Beach | San Diego | 41 |
| 92037 | La Jolla | San Diego | 41 |
| 92092 | La Jolla | San Diego | 41 |
| 92093 | La Jolla | San Diego | 41 |
| 91941 | La Mesa | San Diego | 41 |
| 91942 | La Mesa | San Diego | 41 |
| 92040 | Lakeside | San Diego | 41 |
| 91945 | Lemon Grove | San Diego | 41 |
| 91946 | Lemon Grove | San Diego | 41 |
| 91947 | Lemon Grove | San Diego | 41 |
| 91950 | National City | San Diego | 41 |
| 91951 | National City | San Diego | 41 |
| 92101 | San Diego | San Diego | 41 |
| 92102 | San Diego | San Diego | 41 |
| 92103 | San Diego | San Diego | 41 |
| 92104 | San Diego | San Diego | 41 |
| 92105 | San Diego | San Diego | 41 |
| 92106 | San Diego | San Diego | 41 |
| 92107 | San Diego | San Diego | 41 |
| 92108 | San Diego | San Diego | 41 |
| 92109 | San Diego | San Diego | 41 |
| 92110 | San Diego | San Diego | 41 |
| 92111 | San Diego | San Diego | 41 |
| 92113 | San Diego | San Diego | 41 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|--------------------|-----------|-----------|
| 92114 | San Diego | San Diego | 41 |
| 92115 | San Diego | San Diego | 41 |
| 92116 | San Diego | San Diego | 41 |
| 92117 | San Diego | San Diego | 41 |
| 92119 | San Diego | San Diego | 41 |
| 92120 | San Diego | San Diego | 41 |
| 92121 | San Diego | San Diego | 41 |
| 92122 | San Diego | San Diego | 41 |
| 92123 | San Diego | San Diego | 41 |
| 92124 | San Diego | San Diego | 41 |
| 92126 | San Diego | San Diego | 41 |
| 92127 | San Diego | San Diego | 41 |
| 92128 | San Diego | San Diego | 41 |
| 92129 | San Diego | San Diego | 41 |
| 92130 | San Diego | San Diego | 41 |
| 92131 | San Diego | San Diego | 41 |
| 92132 | San Diego | San Diego | 41 |
| 92133 | San Diego | San Diego | 41 |
| 92134 | San Diego | San Diego | 41 |
| 92135 | San Diego | San Diego | 41 |
| 92136 | San Diego | San Diego | 41 |
| 92139 | San Diego | San Diego | 41 |
| 92140 | San Diego | San Diego | 41 |
| 92145 | San Diego | San Diego | 41 |
| 92147 | San Diego | San Diego | 41 |
| 92152 | San Diego | San Diego | 41 |
| 92154 | San Diego | San Diego | 41 |
| 92155 | San Diego | San Diego | 41 |
| 92173 | San Diego | San Diego | 41 |
| 92182 | San Diego | San Diego | 41 |
| 92197 | San Diego | San Diego | 41 |
| 92199 | San Diego | San Diego | 41 |
| 92071 | Santee | San Diego | 41 |
| 91977 | Spring Valley | San Diego | 41 |
| 91978 | Spring Valley | San Diego | 41 |
| 91979 | Spring Valley | San Diego | 41 |
| 91901 | Alpine | San Diego | 42 |
| 92003 | Bonsall | San Diego | 42 |
| 92004 | Borrego Springs | San Diego | 42 |
| 91905 | Boulevard | San Diego | 42 |
| 91906 | Campo | San Diego | 42 |
| 91908 | Campo | San Diego | 42 |
| 91909 | Campo | San Diego | 42 |
| 92007 | Cardiff By The Sea | San Diego | 42 |
| 92008 | Carlsbad | San Diego | 42 |
| 92009 | Carlsbad | San Diego | 42 |
| 92010 | Carlsbad | San Diego | 42 |
| 92011 | Carlsbad | San Diego | 42 |
| 92013 | Carlsbad | San Diego | 42 |
| 92014 | Del Mar | San Diego | 42 |
| 92018 | Del Mar | San Diego | 42 |
| 91916 | Descanso | San Diego | 42 |
| 91917 | Dulzura | San Diego | 42 |
| 92024 | Encinitas | San Diego | 42 |
| 92025 | Escondido | San Diego | 42 |
| 92026 | Escondido | San Diego | 42 |
| 92027 | Escondido | San Diego | 42 |
| 92029 | Escondido | San Diego | 42 |
| 92030 | Escondido | San Diego | 42 |
| 92028 | Fallbrook | San Diego | 42 |
| 91931 | Guatay | San Diego | 42 |
| 91934 | Jacumba | San Diego | 42 |
| 91935 | Jamul | San Diego | 42 |
| 92036 | Julian | San Diego | 42 |
| 91948 | Mount Laguna | San Diego | 42 |
| 92054 | Oceanside | San Diego | 42 |
| 92056 | Oceanside | San Diego | 42 |
| 92057 | Oceanside | San Diego | 42 |
| 92058 | Oceanside | San Diego | 42 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|------------------|---------------|-----------|
| 92059 | Pala | San Diego | 42 |
| 92060 | Palomar Mountain | San Diego | 42 |
| 92061 | Pauma Valley | San Diego | 42 |
| 91962 | Pine Valley | San Diego | 42 |
| 91963 | Potrero | San Diego | 42 |
| 91976 | Potrero | San Diego | 42 |
| 92064 | Poway | San Diego | 42 |
| 92065 | Ramona | San Diego | 42 |
| 92067 | Rancho Santa Fe | San Diego | 42 |
| 92091 | Rancho Santa Fe | San Diego | 42 |
| 92068 | San Luis Rey | San Diego | 42 |
| 92069 | San Marcos | San Diego | 42 |
| 92078 | San Marcos | San Diego | 42 |
| 92079 | San Marcos | San Diego | 42 |
| 92096 | San Marcos | San Diego | 42 |
| 92070 | Santa Ysabel | San Diego | 42 |
| 92075 | Solana Beach | San Diego | 42 |
| 91980 | Tecate | San Diego | 42 |
| 92082 | Valley Center | San Diego | 42 |
| 92081 | Vista | San Diego | 42 |
| 92083 | Vista | San Diego | 42 |
| 92084 | Vista | San Diego | 42 |
| 92085 | Vista | San Diego | 42 |
| 92066 | Warner Springs | San Diego | 42 |
| 92086 | Warner Springs | San Diego | 42 |
| 94102 | San Francisco | San Francisco | 51 |
| 94103 | San Francisco | San Francisco | 51 |
| 94104 | San Francisco | San Francisco | 51 |
| 94105 | San Francisco | San Francisco | 51 |
| 94107 | San Francisco | San Francisco | 51 |
| 94108 | San Francisco | San Francisco | 51 |
| 94109 | San Francisco | San Francisco | 51 |
| 94110 | San Francisco | San Francisco | 51 |
| 94111 | San Francisco | San Francisco | 51 |
| 94112 | San Francisco | San Francisco | 51 |
| 94114 | San Francisco | San Francisco | 51 |
| 94115 | San Francisco | San Francisco | 51 |
| 94116 | San Francisco | San Francisco | 51 |
| 94117 | San Francisco | San Francisco | 51 |
| 94118 | San Francisco | San Francisco | 51 |
| 94121 | San Francisco | San Francisco | 51 |
| 94122 | San Francisco | San Francisco | 51 |
| 94123 | San Francisco | San Francisco | 51 |
| 94124 | San Francisco | San Francisco | 51 |
| 94127 | San Francisco | San Francisco | 51 |
| 94128 | San Francisco | San Francisco | 51 |
| 94129 | San Francisco | San Francisco | 51 |
| 94130 | San Francisco | San Francisco | 51 |
| 94131 | San Francisco | San Francisco | 51 |
| 94132 | San Francisco | San Francisco | 51 |
| 94133 | San Francisco | San Francisco | 51 |
| 94134 | San Francisco | San Francisco | 51 |
| 94142 | San Francisco | San Francisco | 51 |
| 94158 | San Francisco | San Francisco | 51 |
| 95002 | Alviso | Santa Clara | 53 |
| 95008 | Campbell | Santa Clara | 53 |
| 95014 | Cupertino | Santa Clara | 53 |
| 94022 | Los Altos | Santa Clara | 53 |
| 94023 | Los Altos | Santa Clara | 53 |
| 94024 | Los Altos | Santa Clara | 53 |
| 95030 | Los Gatos | Santa Clara | 53 |
| 95031 | Los Gatos | Santa Clara | 53 |
| 95032 | Los Gatos | Santa Clara | 53 |
| 95033 | Los Gatos | Santa Clara | 53 |
| 95035 | Milpitas | Santa Clara | 53 |
| 94040 | Mountain View | Santa Clara | 53 |
| 94041 | Mountain View | Santa Clara | 53 |
| 94043 | Mountain View | Santa Clara | 53 |
| 94301 | Palo Alto | Santa Clara | 53 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|---------------|-------------|-----------|
| 94302 | Palo Alto | Santa Clara | 53 |
| 94303 | Palo Alto | Santa Clara | 53 |
| 94304 | Palo Alto | Santa Clara | 53 |
| 94305 | Palo Alto | Santa Clara | 53 |
| 94306 | Palo Alto | Santa Clara | 53 |
| 95101 | San Jose | Santa Clara | 53 |
| 95110 | San Jose | Santa Clara | 53 |
| 95111 | San Jose | Santa Clara | 53 |
| 95112 | San Jose | Santa Clara | 53 |
| 95113 | San Jose | Santa Clara | 53 |
| 95115 | San Jose | Santa Clara | 53 |
| 95116 | San Jose | Santa Clara | 53 |
| 95117 | San Jose | Santa Clara | 53 |
| 95118 | San Jose | Santa Clara | 53 |
| 95119 | San Jose | Santa Clara | 53 |
| 95120 | San Jose | Santa Clara | 53 |
| 95121 | San Jose | Santa Clara | 53 |
| 95122 | San Jose | Santa Clara | 53 |
| 95123 | San Jose | Santa Clara | 53 |
| 95124 | San Jose | Santa Clara | 53 |
| 95125 | San Jose | Santa Clara | 53 |
| 95126 | San Jose | Santa Clara | 53 |
| 95127 | San Jose | Santa Clara | 53 |
| 95128 | San Jose | Santa Clara | 53 |
| 95129 | San Jose | Santa Clara | 53 |
| 95130 | San Jose | Santa Clara | 53 |
| 95131 | San Jose | Santa Clara | 53 |
| 95132 | San Jose | Santa Clara | 53 |
| 95133 | San Jose | Santa Clara | 53 |
| 95134 | San Jose | Santa Clara | 53 |
| 95135 | San Jose | Santa Clara | 53 |
| 95136 | San Jose | Santa Clara | 53 |
| 95138 | San Jose | Santa Clara | 53 |
| 95139 | San Jose | Santa Clara | 53 |
| 95140 | San Jose | Santa Clara | 53 |
| 95141 | San Jose | Santa Clara | 53 |
| 95148 | San Jose | Santa Clara | 53 |
| 95192 | San Jose | Santa Clara | 53 |
| 95050 | Santa Clara | Santa Clara | 53 |
| 95051 | Santa Clara | Santa Clara | 53 |
| 95053 | Santa Clara | Santa Clara | 53 |
| 95054 | Santa Clara | Santa Clara | 53 |
| 95070 | Saratoga | Santa Clara | 53 |
| 94085 | Sunnyvale | Santa Clara | 53 |
| 94086 | Sunnyvale | Santa Clara | 53 |
| 94087 | Sunnyvale | Santa Clara | 53 |
| 94089 | Sunnyvale | Santa Clara | 53 |
| 95004 | Aromas | Monterey | 55 |
| 93920 | Big Sur | Monterey | 55 |
| 93426 | Bradley | Monterey | 55 |
| 93921 | Carmel | Monterey | 55 |
| 93923 | Carmel | Monterey | 55 |
| 93924 | Carmel Valley | Monterey | 55 |
| 95012 | Castroville | Monterey | 55 |
| 93925 | Chualar | Monterey | 55 |
| 93926 | Gonzales | Monterey | 55 |
| 93927 | Greenfield | Monterey | 55 |
| 93928 | Jolon | Monterey | 55 |
| 93930 | King City | Monterey | 55 |
| 93932 | Lockwood | Monterey | 55 |
| 93933 | Marina | Monterey | 55 |
| 93940 | Monterey | Monterey | 55 |
| 93943 | Monterey | Monterey | 55 |
| 93944 | Monterey | Monterey | 55 |
| 95039 | Moss Landing | Monterey | 55 |
| 93950 | Pacific Grove | Monterey | 55 |
| 93953 | Pebble Beach | Monterey | 55 |
| 93901 | Salinas | Monterey | 55 |
| 93902 | Salinas | Monterey | 55 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|--------------------|----------------|-----------|
| 93905 | Salinas | Monterey | 55 |
| 93906 | Salinas | Monterey | 55 |
| 93907 | Salinas | Monterey | 55 |
| 93908 | Salinas | Monterey | 55 |
| 93915 | Salinas | Monterey | 55 |
| 93450 | San Ardo | Monterey | 55 |
| 93954 | San Lucas | Monterey | 55 |
| 93955 | Seaside | Monterey | 55 |
| 93960 | Soledad | Monterey | 55 |
| 93962 | Spreckels | Monterey | 55 |
| 92536 | Aguanga | Riverside | 58 |
| 92320 | Calimesa | Riverside | 58 |
| 92879 | Corona | Riverside | 58 |
| 92880 | Corona | Riverside | 58 |
| 92881 | Corona | Riverside | 58 |
| 92882 | Corona | Riverside | 58 |
| 92883 | Corona | Riverside | 58 |
| 92543 | Hemet | Riverside | 58 |
| 92544 | Hemet | Riverside | 58 |
| 92545 | Hemet | Riverside | 58 |
| 92546 | Hemet | Riverside | 58 |
| 92548 | Homeland | Riverside | 58 |
| 92530 | Lake Elsinore | Riverside | 58 |
| 92532 | Lake Elsinore | Riverside | 58 |
| 91752 | Mira Loma | Riverside | 58 |
| 92551 | Moreno Valley | Riverside | 58 |
| 92553 | Moreno Valley | Riverside | 58 |
| 92555 | Moreno Valley | Riverside | 58 |
| 92557 | Moreno Valley | Riverside | 58 |
| 92562 | Murrieta | Riverside | 58 |
| 92563 | Murrieta | Riverside | 58 |
| 92564 | Murrieta | Riverside | 58 |
| 92860 | Norco | Riverside | 58 |
| 92258 | North Palm Springs | Riverside | 58 |
| 92567 | Nuevo | Riverside | 58 |
| 92570 | Perris | Riverside | 58 |
| 92571 | Perris | Riverside | 58 |
| 92572 | Perris | Riverside | 58 |
| 92581 | Perris | Riverside | 58 |
| 92599 | Perris | Riverside | 58 |
| 92501 | Riverside | Riverside | 58 |
| 92502 | Riverside | Riverside | 58 |
| 92503 | Riverside | Riverside | 58 |
| 92504 | Riverside | Riverside | 58 |
| 92505 | Riverside | Riverside | 58 |
| 92506 | Riverside | Riverside | 58 |
| 92507 | Riverside | Riverside | 58 |
| 92508 | Riverside | Riverside | 58 |
| 92509 | Riverside | Riverside | 58 |
| 92582 | San Jacinto | Riverside | 58 |
| 92583 | San Jacinto | Riverside | 58 |
| 92585 | Sun City | Riverside | 58 |
| 92586 | Sun City | Riverside | 58 |
| 92587 | Sun City | Riverside | 58 |
| 92589 | Sun City | Riverside | 58 |
| 92590 | Temecula | Riverside | 58 |
| 92591 | Temecula | Riverside | 58 |
| 92592 | Temecula | Riverside | 58 |
| 92593 | Temecula | Riverside | 58 |
| 91701 | Alta Loma | San Bernardino | 59 |
| 91737 | Alta Loma | San Bernardino | 59 |
| 92314 | Big Bear City | San Bernardino | 59 |
| 92386 | Big Bear City | San Bernardino | 59 |
| 92315 | Big Bear Lake | San Bernardino | 59 |
| 92316 | Bloomington | San Bernardino | 59 |
| 92317 | Blue Jay | San Bernardino | 59 |
| 92280 | Blythe | San Bernardino | 59 |
| 92318 | Bryn Mawr | San Bernardino | 59 |
| 92321 | Cedar Glen | San Bernardino | 59 |

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Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-------------------|----------------|-----------|
| 92322 | Cedarpines Park | San Bernardino | 59 |
| 91708 | Chino | San Bernardino | 59 |
| 91709 | Chino | San Bernardino | 59 |
| 91710 | Chino | San Bernardino | 59 |
| 92323 | Cima | San Bernardino | 59 |
| 92324 | Colton | San Bernardino | 59 |
| 91729 | Covina | San Bernardino | 59 |
| 92326 | Crest Park | San Bernardino | 59 |
| 92325 | Crestline | San Bernardino | 59 |
| 92332 | Essex | San Bernardino | 59 |
| 91739 | Etiwanda | San Bernardino | 59 |
| 92333 | Fawnskin | San Bernardino | 59 |
| 92334 | Fawnskin | San Bernardino | 59 |
| 92335 | Fontana | San Bernardino | 59 |
| 92336 | Fontana | San Bernardino | 59 |
| 92337 | Fontana | San Bernardino | 59 |
| 92339 | Forest Falls | San Bernardino | 59 |
| 92310 | Fort Irwin | San Bernardino | 59 |
| 92313 | Grand Terrace | San Bernardino | 59 |
| 92341 | Green Valley Lake | San Bernardino | 59 |
| 91743 | Guasti | San Bernardino | 59 |
| 92346 | Highland | San Bernardino | 59 |
| 92352 | Lake Arrowhead | San Bernardino | 59 |
| 92285 | Landers | San Bernardino | 59 |
| 92286 | Landers | San Bernardino | 59 |
| 92354 | Loma Linda | San Bernardino | 59 |
| 92357 | Loma Linda | San Bernardino | 59 |
| 92350 | Loma Linda Univ. | San Bernardino | 59 |
| 92358 | Lytle Creek | San Bernardino | 59 |
| 92359 | Mentone | San Bernardino | 59 |
| 91763 | Montclair | San Bernardino | 59 |
| 91758 | Monterey Park | San Bernardino | 59 |
| 91759 | Mt Baldy | San Bernardino | 59 |
| 91761 | Ontario | San Bernardino | 59 |
| 91762 | Ontario | San Bernardino | 59 |
| 91764 | Ontario | San Bernardino | 59 |
| 92369 | Patton | San Bernardino | 59 |
| 91730 | Rancho Cucamonga | San Bernardino | 59 |
| 92373 | Redlands | San Bernardino | 59 |
| 92374 | Redlands | San Bernardino | 59 |
| 92375 | Redlands | San Bernardino | 59 |
| 92376 | Rialto | San Bernardino | 59 |
| 92377 | Rialto | San Bernardino | 59 |
| 93555 | Ridgecrest | San Bernardino | 59 |
| 92378 | Rimforest | San Bernardino | 59 |
| 92382 | Running Springs | San Bernardino | 59 |
| 92401 | San Bernardino | San Bernardino | 59 |
| 92402 | San Bernardino | San Bernardino | 59 |
| 92403 | San Bernardino | San Bernardino | 59 |
| 92404 | San Bernardino | San Bernardino | 59 |
| 92405 | San Bernardino | San Bernardino | 59 |
| 92406 | San Bernardino | San Bernardino | 59 |
| 92407 | San Bernardino | San Bernardino | 59 |
| 92408 | San Bernardino | San Bernardino | 59 |
| 92410 | San Bernardino | San Bernardino | 59 |
| 92411 | San Bernardino | San Bernardino | 59 |
| 92385 | Skyforest | San Bernardino | 59 |
| 92391 | Twin Peaks | San Bernardino | 59 |
| 91784 | Upland | San Bernardino | 59 |
| 91786 | Upland | San Bernardino | 59 |
| 92397 | Wrightwood | San Bernardino | 59 |
| 92399 | Yucaipa | San Bernardino | 59 |
| 94501 | Alameda | Alameda | 60 |
| 94502 | Alameda | Alameda | 60 |
| 94706 | Albany | Alameda | 60 |
| 94702 | Berkeley | Alameda | 60 |
| 94703 | Berkeley | Alameda | 60 |
| 94704 | Berkeley | Alameda | 60 |
| 94705 | Berkeley | Alameda | 60 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-----------------|---------|-----------|
| 94707 | Berkeley | Alameda | 60 |
| 94708 | Berkeley | Alameda | 60 |
| 94709 | Berkeley | Alameda | 60 |
| 94710 | Berkeley | Alameda | 60 |
| 94546 | Castro Valley | Alameda | 60 |
| 94608 | Emeryville | Alameda | 60 |
| 94541 | Hayward | Alameda | 60 |
| 94542 | Hayward | Alameda | 60 |
| 94544 | Hayward | Alameda | 60 |
| 94545 | Hayward | Alameda | 60 |
| 94552 | Hayward | Alameda | 60 |
| 94601 | Oakland | Alameda | 60 |
| 94602 | Oakland | Alameda | 60 |
| 94603 | Oakland | Alameda | 60 |
| 94605 | Oakland | Alameda | 60 |
| 94606 | Oakland | Alameda | 60 |
| 94607 | Oakland | Alameda | 60 |
| 94609 | Oakland | Alameda | 60 |
| 94610 | Oakland | Alameda | 60 |
| 94611 | Oakland | Alameda | 60 |
| 94612 | Oakland | Alameda | 60 |
| 94613 | Oakland | Alameda | 60 |
| 94614 | Oakland | Alameda | 60 |
| 94615 | Oakland | Alameda | 60 |
| 94617 | Oakland | Alameda | 60 |
| 94618 | Oakland | Alameda | 60 |
| 94619 | Oakland | Alameda | 60 |
| 94621 | Oakland | Alameda | 60 |
| 94701 | Oakland | Alameda | 60 |
| 94577 | San Leandro | Alameda | 60 |
| 94578 | San Leandro | Alameda | 60 |
| 94579 | San Leandro | Alameda | 60 |
| 94580 | San Lorenzo | Alameda | 60 |
| 94720 | UC Berkely | Alameda | 60 |
| 93203 | Arvin | Kern | 67 |
| 93301 | Bakersfield | Kern | 67 |
| 93302 | Bakersfield | Kern | 67 |
| 93304 | Bakersfield | Kern | 67 |
| 93305 | Bakersfield | Kern | 67 |
| 93306 | Bakersfield | Kern | 67 |
| 93307 | Bakersfield | Kern | 67 |
| 93308 | Bakersfield | Kern | 67 |
| 93309 | Bakersfield | Kern | 67 |
| 93311 | Bakersfield | Kern | 67 |
| 93312 | Bakersfield | Kern | 67 |
| 93313 | Bakersfield | Kern | 67 |
| 93314 | Bakersfield | Kern | 67 |
| 93205 | Bodfish | Kern | 67 |
| 93516 | Boron | Kern | 67 |
| 93206 | Buttonwillow | Kern | 67 |
| 93518 | Caliente | Kern | 67 |
| 93505 | California City | Kern | 67 |
| 93519 | Cantil | Kern | 67 |
| 93215 | Delano | Kern | 67 |
| 93220 | Earlimart | Kern | 67 |
| 93523 | Edwards | Kern | 67 |
| 93524 | Edwards | Kern | 67 |
| 93224 | Fellows | Kern | 67 |
| 93225 | Frazier Park | Kern | 67 |
| 93226 | Glennville | Kern | 67 |
| 93527 | Inyokern | Kern | 67 |
| 93528 | Johannesburg | Kern | 67 |
| 93531 | Keene | Kern | 67 |
| 93238 | Kernville | Kern | 67 |
| 93240 | Lake Isabella | Kern | 67 |
| 93241 | Lamont | Kern | 67 |
| 93243 | Lebec | Ventura | 67 |
| 93249 | Lost Hills | Kern | 67 |
| 93252 | Maricopa | Ventura | 67 |

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Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-----------------|-------------|-----------|
| 93250 | Mc Farland | Kern | 67 |
| 93251 | Mc Kittrick | Kern | 67 |
| 93501 | Mojave | Kern | 67 |
| 93504 | Mojave | Kern | 67 |
| 93255 | Onyx | Kern | 67 |
| 93554 | Randsburg | Kern | 67 |
| 93556 | Ridgecrest | Kern | 67 |
| 93558 | Ridgecrest | Kern | 67 |
| 93560 | Rosamond | Kern | 67 |
| 93303 | Saco | Kern | 67 |
| 93263 | Shafter | Kern | 67 |
| 93268 | Taft | Kern | 67 |
| 93561 | Tehachapi | Kern | 67 |
| 93276 | Tupman | Kern | 67 |
| 93280 | Wasco | Kern | 67 |
| 93283 | Weldon | Kern | 67 |
| 93285 | Wofford Heights | Kern | 67 |
| 93287 | Woody | Kern | 67 |
| 93510 | Acton | Los Angeles | 68 |
| 95843 | Antelope | Sacramento | 68 |
| 90704 | Avalon | Los Angeles | 68 |
| 91383 | Castaic | Los Angeles | 68 |
| 91384 | Castaic | Los Angeles | 68 |
| 90703 | Cerritos | Los Angeles | 68 |
| 91744 | La Puente | Los Angeles | 68 |
| 91745 | La Puente | Los Angeles | 68 |
| 91746 | La Puente | Los Angeles | 68 |
| 91748 | La Puente | Los Angeles | 68 |
| 93532 | Lake Hughes | Los Angeles | 68 |
| 90711 | Lakewood | Los Angeles | 68 |
| 90712 | Lakewood | Los Angeles | 68 |
| 90713 | Lakewood | Los Angeles | 68 |
| 90715 | Lakewood | Los Angeles | 68 |
| 93534 | Lancaster | Los Angeles | 68 |
| 93535 | Lancaster | Los Angeles | 68 |
| 93536 | Lancaster | Los Angeles | 68 |
| 93543 | Littlerock | Los Angeles | 68 |
| 93544 | Llano | Los Angeles | 68 |
| 91371 | Los Angeles | Los Angeles | 68 |
| 91382 | Los Angeles | Los Angeles | 68 |
| 91345 | Mission Hills | Los Angeles | 68 |
| 91016 | Monrovia | Los Angeles | 68 |
| 91023 | Mt. Wilson | Los Angeles | 68 |
| 91321 | Newhall | Los Angeles | 68 |
| 91381 | Newhall | Los Angeles | 68 |
| 91380 | Oak Park | Los Angeles | 68 |
| 93550 | Palmdale | Los Angeles | 68 |
| 93551 | Palmdale | Los Angeles | 68 |
| 93552 | Palmdale | Los Angeles | 68 |
| 93591 | Palmdale | Los Angeles | 68 |
| 93553 | Pearblossom | Los Angeles | 68 |
| 90293 | Playa Del Rey | Los Angeles | 68 |
| 91770 | Rosemead | Los Angeles | 68 |
| 91350 | Santa Clarita | Los Angeles | 68 |
| 91390 | Santa Clarita | Los Angeles | 68 |
| 91392 | Santa Clarita | Los Angeles | 68 |
| 91394 | Santa Clarita | Los Angeles | 68 |
| 91395 | Santa Clarita | Los Angeles | 68 |
| 91788 | Upland | Los Angeles | 68 |
| 91354 | Valencia | Los Angeles | 68 |
| 91355 | Valencia | Los Angeles | 68 |
| 93563 | Valyermo | Los Angeles | 68 |
| 93590 | Valyermo | Los Angeles | 68 |
| 91401 | Van Nuys | Los Angeles | 68 |
| 91405 | Van Nuys | Los Angeles | 68 |
| 91406 | Van Nuys | Los Angeles | 68 |
| 91411 | Van Nuys | Los Angeles | 68 |
| 92539 | Anza | Riverside | 69 |
| 92220 | Banning | Riverside | 69 |

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Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|----------------------|----------------|-----------|
| 92223 | Beaumont | Riverside | 69 |
| 92225 | Blythe | Riverside | 69 |
| 92230 | Cabazon | Riverside | 69 |
| 92282 | Cabazon | Riverside | 69 |
| 92234 | Cathedral City | Riverside | 69 |
| 92236 | Coachella | Riverside | 69 |
| 92239 | Desert Center | Riverside | 69 |
| 92240 | Desert Hot Springs | Riverside | 69 |
| 92241 | Desert Hot Springs | Riverside | 69 |
| 92549 | Idyllwild | Riverside | 69 |
| 92210 | Indian Wells | Riverside | 69 |
| 92201 | Indio | Riverside | 69 |
| 92203 | Indio | Riverside | 69 |
| 92253 | La Quinta | Riverside | 69 |
| 92518 | March Air Force Base | Riverside | 69 |
| 92521 | March Air Force Base | Riverside | 69 |
| 92254 | Mecca | Riverside | 69 |
| 92584 | Menifee | Riverside | 69 |
| 92561 | Mountain Center | Riverside | 69 |
| 92211 | Palm Desert | Riverside | 69 |
| 92260 | Palm Desert | Riverside | 69 |
| 92262 | Palm Springs | Riverside | 69 |
| 92263 | Palm Springs | Riverside | 69 |
| 92264 | Palm Springs | Riverside | 69 |
| 92270 | Rancho Mirage | Riverside | 69 |
| 92274 | Thermal | Imperial | 69 |
| 92276 | Thousand Palms | Riverside | 69 |
| 92595 | Wildomar | Riverside | 69 |
| 92596 | Winchester | Riverside | 69 |
| 92301 | Adelanto | San Bernardino | 70 |
| 92304 | Amboy | San Bernardino | 70 |
| 92305 | Angelus Oaks | San Bernardino | 70 |
| 92307 | Apple Valley | San Bernardino | 70 |
| 92308 | Apple Valley | San Bernardino | 70 |
| 92309 | Baker | San Bernardino | 70 |
| 92364 | Baker | San Bernardino | 70 |
| 92311 | Barstow | San Bernardino | 70 |
| 92327 | Daggett | San Bernardino | 70 |
| 92329 | Death Valley | San Bernardino | 70 |
| 92242 | Earp | San Bernardino | 70 |
| 92342 | Helendale | San Bernardino | 70 |
| 92344 | Hesperia | San Bernardino | 70 |
| 92345 | Hesperia | San Bernardino | 70 |
| 92347 | Hinkley | San Bernardino | 70 |
| 92252 | Joshua Tree | San Bernardino | 70 |
| 92356 | Lucerne Valley | San Bernardino | 70 |
| 92256 | Morongo Valley | San Bernardino | 70 |
| 92363 | Needles | San Bernardino | 70 |
| 92338 | Newberry Springs | San Bernardino | 70 |
| 92365 | Newberry Springs | San Bernardino | 70 |
| 92366 | Newberry Springs | San Bernardino | 70 |
| 92368 | Oro Grande | San Bernardino | 70 |
| 92267 | Parker Dam | San Bernardino | 70 |
| 92371 | Phelan | San Bernardino | 70 |
| 92372 | Pinon Hills | San Bernardino | 70 |
| 92268 | Pioneertown | San Bernardino | 70 |
| 93562 | Trona | San Bernardino | 70 |
| 92277 | Twentynine Palms | San Bernardino | 70 |
| 92278 | Twentynine Palms | San Bernardino | 70 |
| 92392 | Victorville | San Bernardino | 70 |
| 92394 | Victorville | San Bernardino | 70 |
| 92395 | Victorville | San Bernardino | 70 |
| 92398 | Yermo | San Bernardino | 70 |
| 92284 | Yucca Valley | San Bernardino | 70 |
| 92222 | Bard | Imperial | 72 |
| 92227 | Brawley | Imperial | 72 |
| 92231 | Calexico | Imperial | 72 |
| 92233 | Calipatria | Imperial | 72 |
| 92243 | El Centro | Imperial | 72 |

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Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|-------------------|--------------|-----------|
| 92249 | Heber | Imperial | 72 |
| 92250 | Holtville | Imperial | 72 |
| 92251 | Imperial | Imperial | 72 |
| 92257 | Niland | Imperial | 72 |
| 92259 | Ocotillo | Imperial | 72 |
| 92266 | Palo Verde | Imperial | 72 |
| 92275 | Salton City | Riverside | 72 |
| 92273 | Seeley | Imperial | 72 |
| 92281 | Westmorland | Imperial | 72 |
| 92283 | Winterhaven | Imperial | 72 |
| 95307 | Ceres | Stanislaus | 73 |
| 95313 | Crows Landing | Stanislaus | 73 |
| 95316 | Denair | Stanislaus | 73 |
| 95319 | Empire | Stanislaus | 73 |
| 95323 | Hickman | Stanislaus | 73 |
| 95326 | Hughson | Stanislaus | 73 |
| 95328 | Keyes | Stanislaus | 73 |
| 95350 | Modesto | Stanislaus | 73 |
| 95351 | Modesto | Stanislaus | 73 |
| 95352 | Modesto | Stanislaus | 73 |
| 95353 | Modesto | Stanislaus | 73 |
| 95354 | Modesto | Stanislaus | 73 |
| 95355 | Modesto | Stanislaus | 73 |
| 95356 | Modesto | Stanislaus | 73 |
| 95357 | Modesto | Stanislaus | 73 |
| 95358 | Modesto | Stanislaus | 73 |
| 95360 | Newman | Stanislaus | 73 |
| 95361 | Oakdale | Stanislaus | 73 |
| 95363 | Patterson | Stanislaus | 73 |
| 95367 | Riverbank | Stanislaus | 73 |
| 95368 | Salida | Stanislaus | 73 |
| 95385 | Tracy | Stanislaus | 73 |
| 95380 | Turlock | Stanislaus | 73 |
| 95382 | Turlock | Stanislaus | 73 |
| 95386 | Waterford | Stanislaus | 73 |
| 95387 | Westley | Stanislaus | 73 |
| 95011 | Capitola | Santa Clara | 74 |
| 95013 | Castroville | Santa Clara | 74 |
| 95020 | Gilroy | Santa Clara | 74 |
| 94035 | Millbrae | Santa Clara | 74 |
| 95037 | Morgan Hill | Santa Clara | 74 |
| 95042 | Mount Hermon | Santa Clara | 74 |
| 95044 | Paicines | Santa Clara | 74 |
| 95046 | San Martin | Santa Clara | 74 |
| 94568 | Dublin | Alameda | 75 |
| 94550 | Livermore | Alameda | 75 |
| 94551 | Livermore | Alameda | 75 |
| 94557 | Moraga | Alameda | 75 |
| 94566 | Pleasanton | Alameda | 75 |
| 94588 | Pleasanton | Alameda | 75 |
| 94586 | Sunol | Alameda | 75 |
| 94511 | Bethel Island | Contra Costa | 76 |
| 94513 | Brentwood | Contra Costa | 76 |
| 94505 | Byron | Contra Costa | 76 |
| 94514 | Byron | Contra Costa | 76 |
| 94516 | Calistoga | Contra Costa | 76 |
| 94548 | Knightsen | Contra Costa | 76 |
| 94561 | Oakley | Contra Costa | 76 |
| 94569 | Port Costa | Contra Costa | 76 |
| 94920 | Belvedere Tiburon | Marin | 77 |
| 94924 | Bolinas | Marin | 77 |
| 94925 | Corte Madera | Marin | 77 |
| 94927 | Corte Madera | Sonoma | 77 |
| 94929 | Dillon Beach | Marin | 77 |
| 94930 | Fairfax | Marin | 77 |
| 94933 | Forest Knolls | Marin | 77 |
| 94937 | Inverness | Marin | 77 |
| 94938 | Lagunitas | Marin | 77 |
| 94939 | Larkspur | Marin | 77 |

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Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|---------------------|----------|-----------|
| 94940 | Marshall | Marin | 77 |
| 94941 | Mill Valley | Marin | 77 |
| 94946 | Nicasio | Marin | 77 |
| 94945 | Novato | Marin | 77 |
| 94947 | Novato | Marin | 77 |
| 94949 | Novato | Marin | 77 |
| 94950 | Olema | Marin | 77 |
| 94952 | Petaluma | Marin | 77 |
| 94956 | Point Reyes Station | Marin | 77 |
| 94957 | Ross | Marin | 77 |
| 94960 | San Anselmo | Marin | 77 |
| 94963 | San Geronimo | Marin | 77 |
| 94964 | San Quentin | Marin | 77 |
| 94974 | San Quentin | Marin | 77 |
| 94901 | San Rafael | Marin | 77 |
| 94903 | San Rafael | Marin | 77 |
| 94904 | San Rafael | Marin | 77 |
| 94965 | Sausalito | Marin | 77 |
| 94970 | Stinson Beach | Marin | 77 |
| 94971 | Tomales | Marin | 77 |
| 94973 | Woodacre | Marin | 77 |
| 93513 | Big Pine | Inyo | 78 |
| 93514 | Bishop | Inyo | 78 |
| 93515 | Bishop | Inyo | 78 |
| 93522 | Darwin | Inyo | 78 |
| 92328 | Death Valley | Inyo | 78 |
| 93526 | Independence | Inyo | 78 |
| 93530 | Keeler | Inyo | 78 |
| 93542 | Little Lake | Inyo | 78 |
| 93545 | Lone Pine | Inyo | 78 |
| 93549 | Olancho | Inyo | 78 |
| 92384 | Shoshone | Inyo | 78 |
| 92389 | Tecopa | Inyo | 78 |
| 95511 | Alderpoint | Humboldt | 79 |
| 95521 | Arcata | Humboldt | 79 |
| 95524 | Bayside | Humboldt | 79 |
| 95514 | Blocksburg | Humboldt | 79 |
| 95525 | Blue Lake | Humboldt | 79 |
| 95526 | Bridgeville | Humboldt | 79 |
| 95528 | Carlotta | Humboldt | 79 |
| 95534 | Crescent City | Humboldt | 79 |
| 95501 | Eureka | Humboldt | 79 |
| 95503 | Eureka | Humboldt | 79 |
| 95536 | Ferndale | Humboldt | 79 |
| 95537 | Fields Landing | Humboldt | 79 |
| 95540 | Fortuna | Humboldt | 79 |
| 95542 | Garberville | Humboldt | 79 |
| 95545 | Honeydew | Humboldt | 79 |
| 95546 | Hoopa | Humboldt | 79 |
| 95547 | Hydesville | Humboldt | 79 |
| 95549 | Kneeland | Humboldt | 79 |
| 95550 | Korbel | Humboldt | 79 |
| 95551 | Loleta | Humboldt | 79 |
| 95519 | Mckinleyville | Humboldt | 79 |
| 95553 | Miranda | Humboldt | 79 |
| 95554 | Myers Flat | Humboldt | 79 |
| 95555 | Orick | Humboldt | 79 |
| 95556 | Orleans | Humboldt | 79 |
| 95558 | Petrolia | Humboldt | 79 |
| 95559 | Phillipsville | Humboldt | 79 |
| 95569 | Redcrest | Humboldt | 79 |
| 95560 | Redway | Humboldt | 79 |
| 95562 | Rio Dell | Humboldt | 79 |
| 95563 | Salyer | Trinity | 79 |
| 95564 | Samoa | Humboldt | 79 |
| 95565 | Scotia | Humboldt | 79 |
| 95570 | Trinidad | Humboldt | 79 |
| 95571 | Weott | Humboldt | 79 |
| 95589 | Whitethorn | Humboldt | 79 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|------------------|----------|-----------|
| 95573 | Willow Creek | Humboldt | 79 |
| 94536 | Fremont | Alameda | 81 |
| 94537 | Fremont | Alameda | 81 |
| 94538 | Fremont | Alameda | 81 |
| 94539 | Fremont | Alameda | 81 |
| 94555 | Fremont | Alameda | 81 |
| 94560 | Newark | Alameda | 81 |
| 94587 | Union City | Alameda | 81 |
| 92801 | Anaheim | Orange | 86 |
| 92802 | Anaheim | Orange | 86 |
| 92803 | Anaheim | Orange | 86 |
| 92804 | Anaheim | Orange | 86 |
| 92805 | Anaheim | Orange | 86 |
| 92806 | Anaheim | Orange | 86 |
| 92807 | Anaheim | Orange | 86 |
| 92808 | Anaheim | Orange | 86 |
| 92809 | Anaheim | Orange | 86 |
| 92811 | Anaheim | Orange | 86 |
| 92812 | Anaheim | Orange | 86 |
| 92814 | Anaheim | Orange | 86 |
| 92815 | Anaheim | Orange | 86 |
| 92816 | Anaheim | Orange | 86 |
| 92817 | Anaheim | Orange | 86 |
| 92899 | Anaheim | Orange | 86 |
| 92821 | Brea | Orange | 86 |
| 92822 | Brea | Orange | 86 |
| 92823 | Brea | Orange | 86 |
| 92825 | Brea | Orange | 86 |
| 90620 | Buena Park | Orange | 86 |
| 90621 | Buena Park | Orange | 86 |
| 90623 | Buena Park | Orange | 86 |
| 92624 | Capistrano Beach | Orange | 86 |
| 92885 | Corona | Orange | 86 |
| 92625 | Corona Del Mar | Orange | 86 |
| 92626 | Costa Mesa | Orange | 86 |
| 92627 | Costa Mesa | Orange | 86 |
| 90630 | Cypress | Orange | 86 |
| 92708 | Fountain Valley | Orange | 86 |
| 92831 | Fullerton | Orange | 86 |
| 92832 | Fullerton | Orange | 86 |
| 92833 | Fullerton | Orange | 86 |
| 92834 | Fullerton | Orange | 86 |
| 92835 | Fullerton | Orange | 86 |
| 92836 | Fullerton | Orange | 86 |
| 92837 | Fullerton | Orange | 86 |
| 92838 | Fullerton | Orange | 86 |
| 92840 | Garden Grove | Orange | 86 |
| 92841 | Garden Grove | Orange | 86 |
| 92842 | Garden Grove | Orange | 86 |
| 92843 | Garden Grove | Orange | 86 |
| 92844 | Garden Grove | Orange | 86 |
| 92845 | Garden Grove | Orange | 86 |
| 92846 | Garden Grove | Orange | 86 |
| 92856 | Garden Grove | Orange | 86 |
| 92857 | Garden Grove | Orange | 86 |
| 92859 | Garden Grove | Orange | 86 |
| 92646 | Huntington Beach | Orange | 86 |
| 92647 | Huntington Beach | Orange | 86 |
| 92648 | Huntington Beach | Orange | 86 |
| 92649 | Huntington Beach | Orange | 86 |
| 92650 | Huntington Beach | Orange | 86 |
| 92602 | Irvine | Orange | 86 |
| 92603 | Irvine | Orange | 86 |
| 92604 | Irvine | Orange | 86 |
| 92606 | Irvine | Orange | 86 |
| 92612 | Irvine | Orange | 86 |
| 92614 | Irvine | Orange | 86 |
| 92616 | Irvine | Orange | 86 |
| 92617 | Irvine | Orange | 86 |

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Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|----------------------|---------------|-----------|
| 92618 | Irvine | Orange | 86 |
| 92620 | Irvine | Orange | 86 |
| 92623 | Irvine | Orange | 86 |
| 90631 | La Habra | Orange | 86 |
| 92694 | Ladera Ranch | Orange | 86 |
| 90720 | Los Alamitos | Orange | 86 |
| 92655 | Midway City | Orange | 86 |
| 92660 | Newport Beach | Orange | 86 |
| 92661 | Newport Beach | Orange | 86 |
| 92662 | Newport Beach | Orange | 86 |
| 92663 | Newport Beach | Orange | 86 |
| 92657 | Newport Coast | Orange | 86 |
| 92864 | Orange | Orange | 86 |
| 92865 | Orange | Orange | 86 |
| 92866 | Orange | Orange | 86 |
| 92867 | Orange | Orange | 86 |
| 92868 | Orange | Orange | 86 |
| 92869 | Orange | Orange | 86 |
| 92870 | Placentia | Orange | 86 |
| 92871 | Placentia | Orange | 86 |
| 92688 | Rancho Santa Margari | Orange | 86 |
| 92701 | Santa Ana | Orange | 86 |
| 92703 | Santa Ana | Orange | 86 |
| 92704 | Santa Ana | Orange | 86 |
| 92705 | Santa Ana | Orange | 86 |
| 92706 | Santa Ana | Orange | 86 |
| 92707 | Santa Ana | Orange | 86 |
| 92711 | Santa Ana | Orange | 86 |
| 90740 | Seal Beach | Orange | 86 |
| 92676 | Silverado | Orange | 86 |
| 90680 | Stanton | Orange | 86 |
| 90742 | Sunset Beach | Orange | 86 |
| 90743 | Surfside | Orange | 86 |
| 92780 | Tustin | Orange | 86 |
| 92781 | Tustin | Orange | 86 |
| 92782 | Tustin | Orange | 86 |
| 92799 | Tustin | Orange | 86 |
| 92861 | Villa Park | Orange | 86 |
| 92862 | Villa Park | Orange | 86 |
| 92863 | Villa Park | Orange | 86 |
| 92683 | Westminster | Orange | 86 |
| 92886 | Yorba Linda | Orange | 86 |
| 92887 | Yorba Linda | Orange | 86 |
| 92629 | Dana Point | Orange | 87 |
| 92630 | El Toro | Orange | 87 |
| 92610 | Foothill Ranch | Orange | 87 |
| 92651 | Laguna Beach | Orange | 87 |
| 92656 | Laguna Beach | Orange | 87 |
| 92677 | Laguna Beach | Orange | 87 |
| 92678 | Laguna Beach | Orange | 87 |
| 92653 | Laguna Hills | Orange | 87 |
| 92637 | Laguna Woods | Orange | 87 |
| 92691 | Mission Viejo | Orange | 87 |
| 92692 | Mission Viejo | Orange | 87 |
| 92672 | San Clemente | Orange | 87 |
| 92673 | San Clemente | Orange | 87 |
| 92674 | San Clemente | Orange | 87 |
| 92675 | San Juan Capistrano | Orange | 87 |
| 92679 | San Juan Capistrano | Orange | 87 |
| 93427 | Buellton | Santa Barbara | 88 |
| 93013 | Carpinteria | Santa Barbara | 88 |
| 93434 | Guadalupe | Santa Barbara | 88 |
| 95026 | Hollister | Santa Clara | 88 |
| 93436 | Lompoc | Santa Barbara | 88 |
| 93437 | Lompoc | Santa Barbara | 88 |
| 93440 | Los Alamos | Santa Barbara | 88 |
| 93441 | Los Olivos | Santa Barbara | 88 |
| 93254 | New Cuyama | Santa Barbara | 88 |
| 93101 | Santa Barbara | Santa Barbara | 88 |

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Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|----------------------|---------------|-----------|
| 93102 | Santa Barbara | Santa Barbara | 88 |
| 93103 | Santa Barbara | Santa Barbara | 88 |
| 93105 | Santa Barbara | Santa Barbara | 88 |
| 93108 | Santa Barbara | Santa Barbara | 88 |
| 93109 | Santa Barbara | Santa Barbara | 88 |
| 93110 | Santa Barbara | Santa Barbara | 88 |
| 93111 | Santa Barbara | Santa Barbara | 88 |
| 93117 | Santa Barbara | Santa Barbara | 88 |
| 93454 | Santa Maria | Santa Barbara | 88 |
| 93455 | Santa Maria | Santa Barbara | 88 |
| 93456 | Santa Maria | Santa Barbara | 88 |
| 93458 | Santa Maria | Santa Barbara | 88 |
| 93460 | Santa Ynez | Santa Barbara | 88 |
| 93463 | Solvang | Santa Barbara | 88 |
| 93067 | Summerland | Santa Barbara | 88 |
| 93106 | UCSB | Santa Barbara | 88 |
| 93107 | UCSB Dorms | Santa Barbara | 88 |
| 93010 | Camarillo | Ventura | 89 |
| 93012 | Camarillo | Ventura | 89 |
| 93015 | Fillmore | Ventura | 89 |
| 93021 | Moorpark | Ventura | 89 |
| 91320 | Newbury Park | Ventura | 89 |
| 91377 | Oak Park | Ventura | 89 |
| 93022 | Oak View | Ventura | 89 |
| 93023 | Ojai | Ventura | 89 |
| 93030 | Oxnard | Ventura | 89 |
| 93033 | Oxnard | Ventura | 89 |
| 93035 | Oxnard | Ventura | 89 |
| 93036 | Oxnard | Ventura | 89 |
| 93040 | Piru | Ventura | 89 |
| 93042 | Point MUGU | Ventura | 89 |
| 93041 | Port Hueneme | Ventura | 89 |
| 93043 | Port Hueneme (Naval) | Ventura | 89 |
| 93060 | Santa Paula | Ventura | 89 |
| 93063 | Simi Valley | Ventura | 89 |
| 93064 | Simi Valley | Ventura | 89 |
| 93065 | Simi Valley | Ventura | 89 |
| 93066 | Somis | Ventura | 89 |
| 91358 | Tarzana | Ventura | 89 |
| 91319 | Thousand Oaks | Ventura | 89 |
| 91360 | Thousand Oaks | Ventura | 89 |
| 91361 | Thousand Oaks | Ventura | 89 |
| 91362 | Thousand Oaks | Ventura | 89 |
| 93001 | Ventura | Ventura | 89 |
| 93003 | Ventura | Ventura | 89 |
| 93004 | Ventura | Ventura | 89 |
| 93005 | Ventura | Ventura | 89 |
| 93007 | Ventura | Ventura | 89 |
| 93009 | Ventura | Ventura | 89 |
| 95697 | Yolo | Yolo | 89 |
| 95698 | Zamora | Yolo | 89 |
| 94005 | Brisbane | San Mateo | 90 |
| 93429 | Casmalia | Santa Barbara | 90 |
| 94016 | Dale City | San Mateo | 90 |
| 94014 | Daly City | San Mateo | 90 |
| 94015 | Daly City | San Mateo | 90 |
| 94017 | Daly City | San Mateo | 90 |
| 94044 | Pacifica | San Mateo | 90 |
| 94066 | San Bruno | San Mateo | 90 |
| 94070 | San Carlos | San Mateo | 90 |
| 94080 | South San Francisco | San Mateo | 90 |
| 94002 | Belmont | San Mateo | 91 |
| 94010 | Burlingame | San Mateo | 91 |
| 94018 | El Granada | San Mateo | 91 |
| 94019 | Half Moon Bay | San Mateo | 91 |
| 94020 | La Honda | San Mateo | 91 |
| 94021 | Loma Mar | San Mateo | 91 |
| 94025 | Menlo Park | San Mateo | 91 |
| 94027 | Menlo Park | San Mateo | 91 |

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Commercial Auto Liability and Physical Damage Rates and Rules

| Zip Code | City | County | Territory |
|----------|---------------|------------|-----------|
| 94028 | Menlo Park | San Mateo | 91 |
| 94030 | Millbrae | San Mateo | 91 |
| 94037 | Montara | San Mateo | 91 |
| 94038 | Moss Beach | San Mateo | 91 |
| 94060 | Pescadero | San Mateo | 91 |
| 94061 | Redwood City | San Mateo | 91 |
| 94062 | Redwood City | San Mateo | 91 |
| 94063 | Redwood City | San Mateo | 91 |
| 94064 | Redwood City | San Mateo | 91 |
| 94065 | Redwood City | San Mateo | 91 |
| 94074 | San Gregorio | San Mateo | 91 |
| 94401 | San Mateo | San Mateo | 91 |
| 94402 | San Mateo | San Mateo | 91 |
| 94403 | San Mateo | San Mateo | 91 |
| 94404 | San Mateo | San Mateo | 91 |
| 95003 | Aptos | Santa Cruz | 92 |
| 95005 | Ben Lomond | Santa Cruz | 92 |
| 95006 | Boulder Creek | Santa Cruz | 92 |
| 95007 | Brookdale | Santa Cruz | 92 |
| 95010 | Capitola | Santa Cruz | 92 |
| 95017 | Davenport | Santa Cruz | 92 |
| 95018 | Felton | Santa Cruz | 92 |
| 95019 | Freedom | Santa Cruz | 92 |
| 95041 | Mount Hermon | Santa Cruz | 92 |
| 95060 | Santa Cruz | Santa Cruz | 92 |
| 95061 | Santa Cruz | Santa Cruz | 92 |
| 95062 | Santa Cruz | Santa Cruz | 92 |
| 95063 | Santa Cruz | Santa Cruz | 92 |
| 95064 | Santa Cruz | Santa Cruz | 92 |
| 95065 | Santa Cruz | Santa Cruz | 92 |
| 95066 | Scotts Valley | Santa Cruz | 92 |
| 95073 | Soquel | Santa Cruz | 92 |
| 95076 | Watsonville | Santa Cruz | 92 |
| 95001 | Woodacre | Santa Cruz | 92 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

IX. Experience Rating

A – AUTO LIABILITY ELIGIBILITY

Definition of "Risk"

The term "risk" as used in this Plan means the exposures of any one insured which are to be rated including permanently leased owner operators. Other than permanently leased owner operators, allied or subsidiary interests shall not be included unless the insured holds a majority financial interest therein.

Ineligible Coverages

The Plan is designed and its rating parameters have been calculated excluding Personal Injury Protection (PIP), Medical Payments and Uninsured/underinsured motorist experience. Therefore, the premiums and losses used in rating any risk under this Plan should exclude this data and the Plan should not be applied to PIP, Medical Payments or Uninsured/underinsured motorist coverages.

How the rating plan is applied

The experience and schedule modifications for the risk shall be determined in accordance with the procedure described in this Plan and are applied to the otherwise chargeable premium for the policy being rated. When both experience and schedule modifications apply, they will be added together and applied to the otherwise chargeable premium.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Non-Fleet

Size of Risk Eligibility

Any risk that has 4 or fewer automobile exposures shall be eligible for the application of the experience rating modification provisions of this plan.

Auto Liability Experience Rating Steps

Calculate formula below:

$$\text{Experience Mod} = \left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Formula Definitions

Historical Frequency = Weighted Prior Claim Count / Weighted Prior Power Unit Count

Weighted Prior Claim Count = 1.3 x (current partial year Claim Count) + 1.3 x (1st prior year Claim Count) + 1 x (2nd prior year Claim Count) + 0.7 x (3rd prior year Claim Count)

Weighted Prior Power Unit Count = 1.3 x (current partial year Power Unit Count) + 1.3 x (1st prior year Power Unit Count) + 1 x (2nd prior year Power Unit Count) + 0.7 x (3rd prior year Power Unit Count)

Current partial year claim count is the count of claims from the current incomplete policy period.

Prior year claim count is the count of claims from the completed policy terms from prior years. Up to 3 completed policy terms will be used.

Example 1: A policy with an effective date of 1/1/2016, for which a quote is released to the customer on 10/1/2015 will count the claims from the following time period:

Current partial year claim count: 1/1/2015 to 9/30/2015
1st prior year claim count: 1/1/2014 to 12/31/2014
2nd prior year claim count: 1/1/2013 to 12/31/2013
3rd prior year claim count: 1/1/2012 to 12/31/2012

Expected Radius Frequency = 0.10 for Local and Mix and 0.17 for Unlimited.

Cap the result of the above calculation so that the Experience Mod factor will not be less than the minimum value in the table below:

| # Power Units | Minimum Mod |
|---------------|-------------|
| 1 | -0.05 |
| 2 | -0.05 |
| 3 | -0.08 |
| 4 | -0.10 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

C – Fleet

Expected Loss Ratio

Expenses other than allocated loss adjustment expenses are not taken into consideration in the parameters of this Plan. Multiply Canal's basic limits premiums by the company's ***Expected Loss Ratio*** (.607) to produce the ***annual basic limits loss costs*** (basic limits expected losses) for the risk which is being rated under this Plan.

Eligibility for Experience Rating

Any risk that has 5 or more owned or hired automobile exposures shall be eligible for the application of the experience rating modification provisions of this Plan except for risks that have not provided credible loss and exposure history for the 3 year experience period.

EXPERIENCE USED

Number of Years of Experience

The experience modification shall be determined from the latest available three years' experience of Canal or other previous insurance carriers. In the event the experience for the full experience period is not available, at least one completed policy year shall be used. The experience period shall end at least six months prior to the rating date.

Other Company's Experience and Self-Insured Experience

Experience incurred by companies other than Canal or self-insured experience may be used. If the risk has been self-insured or insured with a company from which the experience is not obtainable, the experience may be used if submitted to the company in the form of a statement signed by the insured. Experience in such form may be excluded from the rating if its reliability cannot be established

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules
DETERMINATION OF EXPERIENCE MODIFICATION

The steps to determining the experience modification are as follows:

1. Determine the subject loss cost used in the formula
2. Determine the amount of loss and loss development adjustment entering the formula
3. Determine the frequency modification.
4. Determine the loss ratio modification.
5. Calculate the modification.

Definitions:

Rating date – The effective date of the policy being experience rated.

Experience period – The past period used to determine the experience modification factor. This is usually three years.

Policy limits premium – This is the annual premium at the limits being purchased, before application of any experience or schedule modification.

Annual basic limits premium – This is the annual premium for \$100,000 combined single limits before application of any experience or schedule rating factors. If only the ***policy limits premium*** is readily available for the policy being experience rated, determine the basic limits premium by dividing the ***policy limits premium*** by the increased limits factor used for the predominant class and then multiply by the 100,000 CSL increased limits factor. For Canal, normally only one increased limits factor would apply to a policy so this method should be very close to re-rating the policy at 100,000 CSL.

Exposure adjustment factor – This is a factor used to adjust the experience rating formula to reflect changes in the size of the vehicle fleet. Calculate the factor for each year of the experience period as follows:

Latest year = average number of power units in latest year divided by the current number of power units.

Second latest year = average number of power units in the second latest year divided by the current number of power units.

Third latest year = average number of power units in the third latest year divided by the current number of power units.

If the historical number of power units is not readily available, mileage or gross receipts may be used. If stated historical exposures do not vary more than 5% from the current exposures or if past exposures cannot be verified through fuel tax reports or other financial, do not apply an exposure adjustment factor.

Annual basic limits loss cost subject to experience modification – This is the ***annual basic limits premium*** for a given year of the experience period multiplied by the ELR and by the applicable ***exposure adjustment factor*** and the detrend factor from the table on page ER-7.

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Commercial Auto Liability and Physical Damage Rates and Rules

DETERMINATION OF SUBJECT LOSS COST (for the experience period)

This is the sum of the annual basic limits loss cost subject to experience modification, for the years included in the experience period.

DETERMINE THE AMOUNT OF LOSS AND LOSS DEVELOPMENT ADJUSTMENT

State Groups

For the purposes of providing appropriate Loss Development Factors (LDF's) and Credibility and Maximum Single Loss (C&MSL) table values, six state groups are provided. LDF's and C&MSL table values are also provided for long haul-rated risks.

For the purposes of providing appropriate Loss Development Factors (LDF's) and Credibility and Maximum Single Loss (C&MSL) table values, eight state groups are provided. LDF's and C&MSL table values are also provided for zone-rated risks.

State Group 1 consists of Maryland, New Hampshire, North Carolina, Oregon, Rhode Island and Virginia. State Group 2 consists of Arizona, Connecticut, Delaware, District of Columbia, Hawaii, Kansas, Maine, Minnesota, North Dakota, Ohio, Utah, Vermont and Washington. State Group 3 consists of Colorado, Idaho, Illinois, Indiana, Nebraska, New Jersey, New Mexico, Pennsylvania, Tennessee, Texas and Wisconsin. State Group 4 consists of Alabama, Alaska, Arkansas, Georgia, Iowa, Kentucky, Missouri, Montana, Oklahoma, South Carolina, South Dakota, West Virginia and Wyoming. State Group 5 consists of Florida, Mississippi and Nevada. State Group 6 consists of Louisiana and Michigan. State Group 7 consists of California only and State Group 8 consists of New York only.

Basic Limits Losses Subject to Experience Modification Calculation

Limitation of actual losses

The losses to be included in the rating shall be the total of the following:

Paid and Outstanding Losses (including allocated claim expense) for each year in the experience period, with the indemnity amount limited to basic limits, and with the amount of indemnity and allocated claim expense resulting from any single occurrence limited by the Maximum Single Loss (MSL) value specified in the tables beginning on page ER-10 based on the subject loss cost.

Adjustment to actual losses

Adjustment to Reflect Ultimate Level of Losses for each year in the experience period, calculated by multiplying the loss cost (LC) for the year by the Expected Experience Ratio (EER) and by the appropriate basic limits loss development factor (LDF) where:

LC is the annual basic limits loss cost subject to experience modification for each year in the experience period;

EER is the expected experience ratio specified in the tables beginning on page ER-10 based on the previously determined subject loss cost for the experience period; it is the ratio of expected rating plan losses limited by a given maximum single loss to expected rating plan losses without this limitation.

LDF is the basic limits loss development factor applicable to expected losses. The tables contained on page ER-7 display LDF's by maturity. (Also see page ER-9 regarding use of immature losses due to change of carrier.)

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 Commercial Auto Liability and Physical Damage Rates and Rules

DETERMINE THE FREQUENCY MODIFICATION

Calculate the Frequency Mod with the following formula:

$$\left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Refer to page ER-2 for formula definitions.

Cap the above calculation so that the Frequency Mod will not be less than the following table:

| # Power Units | Minimum Mod | # Power Units | Minimum Mod | # Power Units | Minimum Mod |
|---------------|-------------|---------------|-------------|---------------|-------------|
| 5-10 | -0.10 | 30-34 | -0.30 | 50+ | -0.50 |
| 11-19 | -0.15 | 35-39 | -0.35 | | |
| 20-24 | -0.20 | 40-44 | -0.40 | | |
| 25-29 | -0.25 | 45-49 | -0.45 | | |

Determine the Frequency Credibility factor from the tables beginning on page ER-20, based on the number of units.

DETERMINE THE LOSS RATIO MODIFICATION

1. Determine the Actual Experience Ratio (AER) by dividing the **basic limits losses subject to experience modification** by the **subject loss cost**.
2. Determine the Expected Experience Ratio (EER) from the tables beginning on page ER-10, based on the **subject loss cost**.
3. Determine the Loss Credibility factor from the tables beginning on page ER-10, based on the **subject loss cost**.
4. Calculate the Loss Ratio Modification as follows:

$$\frac{\text{AER} - \text{EER}}{\text{EER}} \times \text{LOSSCREDIBILITY} = \text{LOSS RATIO MODIFICATION}$$

CALCULATING THE FINAL EXPERIENCE MODIFICATION

$$\frac{(\text{LOSS RATIO MODIFICATION} \times \text{LOSS CREDIBILITY}) + (1 - \text{LOSS CREDIBILITY}) \times \text{FREQUENCY MODIFICATION}}{\text{FINAL EXPERIENCE MODIFICATION}}$$

If the experience modification is negative, it is a credit; if positive, it is a debit. Round the final answer to two decimal points.

Special Provisions for Deductible Coverage

Adjustment of experience

Full coverage experience for operations which are to be written on a deductible basis shall be adjusted to the deductible basis and, vice versa, any deductible experience for operations which are to be written on a full coverage basis shall be built up to a full coverage basis before using in the rating calculation.

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Commercial Auto Liability and Physical Damage Rates and Rules
Risks written on a deductible basis

For risks whose operations are to be written on a deductible basis, the losses that are otherwise to be included in the rating shall be reduced to an equivalent deductible amount by subtracting the deductible amount from the indemnity payments prior to applying the MSL limitation. Allocated claim adjustment expenses shall be included in full.

DETREND FACTORS

The Detrend Factors are as follows:

| Year Of The Experience Period | Detrend Factors |
|-------------------------------|-----------------|
| Latest Year | 0.952 |
| 2nd Latest Year | 0.929 |
| 3rd Latest Year | 0.906 |

BASIC LIMITS LOSS DEVELOPMENT FACTORS

Long haul - unlimited radius

| Latest Policy Year | 2nd Latest Policy Year | 3rd Latest Policy Year |
|--------------------|------------------------|------------------------|
| (18 Months) | (30 Months) | (42 Months) |
| 0.288 | 0.126 | 0.048 |
| (21 Months) | (33 Months) | (45 Months) |
| 0.237 | 0.101 | 0.040 |
| (24 Months) | (36 Months) | (48 Months) |
| 0.193 | 0.079 | 0.032 |
| (27 Months) | (39 Months) | (51 Months) |
| 0.153 | 0.057 | 0.024 |

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Commercial Auto Liability and Physical Damage Rates and Rules

Other than long haul or unlimited radius

| | (18 Months) | (30 Months) | (42 Months) |
|-------------|--------------------|------------------------|------------------------|
| State Group | Latest Policy Year | 2nd Latest Policy Year | 3rd Latest Policy Year |
| 1 | 0.118 | 0.047 | 0.011 |
| 2 | 0.134 | 0.059 | 0.019 |
| 3 | 0.196 | 0.095 | 0.029 |
| 4 | 0.133 | 0.059 | 0.028 |
| 5 | 0.234 | 0.130 | 0.066 |
| 6 | 0.265 | 0.104 | 0.034 |
| 7 | 0.246 | 0.074 | 0.000 |
| 8 | 0.265 | 0.085 | 0.000 |
| | (21 Months) | (33 Months) | (45 Months) |
| 1 | 0.095 | 0.035 | 0.006 |
| 2 | 0.111 | 0.046 | 0.016 |
| 3 | 0.166 | 0.074 | 0.022 |
| 4 | 0.108 | 0.050 | 0.022 |
| 5 | 0.202 | 0.112 | 0.053 |
| 6 | 0.213 | 0.082 | 0.024 |
| 7 | 0.195 | 0.041 | 0.000 |
| 8 | 0.211 | 0.050 | 0.000 |
| | (24 Months) | (36 Months) | (48 Months) |
| 1 | 0.076 | 0.025 | 0.001 |
| 2 | 0.091 | 0.034 | 0.013 |
| 3 | 0.140 | 0.055 | 0.015 |
| 4 | 0.087 | 0.041 | 0.017 |
| 5 | 0.174 | 0.095 | 0.041 |
| 6 | 0.168 | 0.062 | 0.015 |
| 7 | 0.150 | 0.011 | 0.000 |
| 8 | 0.165 | 0.018 | 0.000 |
| | (27 Months) | (39 Months) | (51 Months) |
| 1 | 0.059 | 0.016 | 0.000 |
| 2 | 0.074 | 0.022 | 0.010 |
| 3 | 0.117 | 0.038 | 0.008 |
| 4 | 0.069 | 0.034 | 0.012 |
| 5 | 0.150 | 0.080 | 0.029 |
| 6 | 0.128 | 0.044 | 0.007 |
| 7 | 0.110 | 0.000 | 0.000 |
| 8 | 0.123 | 0.000 | 0.000 |

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Commercial Auto Liability and Physical Damage Rates and Rules

TREATMENT OF IMMATURE LOSS EXPERIENCE

Introduction

In cases where an insured changes or has changed carriers, Canal may be unable to obtain current valuations of past losses from previous carriers. If this happens, the maturity of the experience obtained from previous carriers must be carefully examined and the appropriate loss development factors selected.

Maturity of Losses

The maturity of the losses for any year in the experience period is defined as the number of months between the date of the latest loss valuation and the effective date of the policy to which these losses are assignable. A given year's losses cannot mature unless the losses are reevaluated. The loss development factors applicable at the time of the most recent loss valuation must be used in subsequent ratings as long as updated valuations are not available. A specific instance of this can be seen when the experience provided by previous carriers contains fragmented periods, such as nine (or six) months of losses which were segments of policy years valued as of nine (or six) months after the policy effective date and for which subsequent valuations were unable to be obtained. If it is necessary to include this experience in subsequent ratings, factors must be applied which project nine (or six) months of losses to a complete policy year ultimate paid basis. Canal's 6, 9, 12 and 15 month basic limits loss development factors are included in the table below. The states that are included in each Group are shown on page FER-3.

Basic Limits Supplementary Loss Development Factors

| Type | Six-month Maturity | Nine-month Maturity | Twelve-month Maturity | Fifteen-month Maturity |
|---------------|--------------------|---------------------|-----------------------|------------------------|
| Zone-rated | 0.769 | 0.607 | 0.426 | 0.349 |
| Non-garages | | | | |
| State Group 1 | 0.623 | 0.408 | 0.185 | 0.146 |
| State Group 2 | 0.634 | 0.423 | 0.204 | 0.164 |
| State Group 3 | 0.682 | 0.489 | 0.285 | 0.234 |
| State Group 4 | 0.636 | 0.426 | 0.206 | 0.164 |
| State Group 5 | 0.704 | 0.522 | 0.327 | 0.274 |
| State Group 6 | 0.759 | 0.591 | 0.405 | 0.327 |
| State Group 7 | 0.750 | 0.577 | 0.386 | 0.308 |
| State Group 8 | 0.763 | 0.596 | 0.410 | 0.329 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

LOSS CREDIBILITY AND MAXIMUM SINGLE LOSS TABLES

State groups 1, 2 and 3

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | State Group 1 | State Group 2 | State Group 3 | State Group 1 | State Group 2 | State Group 3 |
| 7,121 – 10,072 | 0.02 | 0.889 | 0.862 | 0.822 | 63,300 | 61,400 | 58,550 |
| 10,073 – 13,085 | 0.03 | 0.902 | 0.878 | 0.841 | 68,150 | 66,300 | 63,550 |
| 13,086 – 16,162 | 0.04 | 0.910 | 0.887 | 0.854 | 71,450 | 69,650 | 67,000 |
| 16,163 – 19,305 | 0.05 | 0.916 | 0.894 | 0.862 | 74,000 | 72,250 | 69,700 |
| 19,306 – 22,516 | 0.05 | 0.920 | 0.900 | 0.870 | 76,100 | 74,450 | 71,950 |
| 22,517 – 25,797 | 0.06 | 0.924 | 0.904 | 0.876 | 78,000 | 76,350 | 73,950 |
| 25,798 – 29,150 | 0.07 | 0.927 | 0.908 | 0.881 | 79,700 | 78,100 | 75,750 |
| 29,151 – 32,579 | 0.08 | 0.930 | 0.912 | 0.886 | 81,300 | 79,700 | 77,450 |
| 32,580 – 36,085 | 0.09 | 0.932 | 0.915 | 0.890 | 82,850 | 81,300 | 79,050 |
| 36,086 – 39,671 | 0.10 | 0.935 | 0.918 | 0.894 | 84,350 | 82,800 | 80,650 |
| 39,672 – 43,340 | 0.11 | 0.937 | 0.921 | 0.898 | 85,800 | 84,300 | 82,200 |
| 43,341 – 47,095 | 0.11 | 0.939 | 0.923 | 0.901 | 87,250 | 85,750 | 83,700 |
| 47,096 – 50,939 | 0.12 | 0.941 | 0.926 | 0.905 | 88,650 | 87,200 | 85,250 |
| 50,940 – 54,874 | 0.13 | 0.943 | 0.929 | 0.908 | 90,100 | 88,700 | 86,750 |
| 54,875 – 58,906 | 0.14 | 0.945 | 0.931 | 0.912 | 91,550 | 90,150 | 88,300 |
| 58,907 – 63,036 | 0.15 | 0.947 | 0.933 | 0.915 | 92,950 | 91,600 | 89,850 |
| 63,037 – 67,268 | 0.16 | 0.949 | 0.935 | 0.918 | 94,450 | 93,100 | 91,400 |
| 67,269 – 71,608 | 0.17 | 0.951 | 0.938 | 0.921 | 95,900 | 94,600 | 92,950 |
| 71,609 – 76,057 | 0.17 | 0.952 | 0.940 | 0.924 | 97,400 | 96,150 | 94,550 |
| 76,058 – 80,622 | 0.18 | 0.954 | 0.942 | 0.927 | 98,950 | 97,700 | 96,150 |
| 80,623 – 85,306 | 0.19 | 0.955 | 0.944 | 0.930 | 100,500 | 99,250 | 97,800 |
| 85,307 – 90,114 | 0.20 | 0.957 | 0.946 | 0.933 | 102,050 | 100,850 | 99,450 |
| 90,115 – 95,051 | 0.21 | 0.959 | 0.948 | 0.935 | 103,650 | 102,500 | 101,150 |
| 95,052 – 100,123 | 0.22 | 0.960 | 0.950 | 0.938 | 105,300 | 104,150 | 102,850 |
| 100,124 – 105,334 | 0.23 | 0.961 | 0.952 | 0.940 | 106,950 | 105,850 | 104,600 |
| 105,335 – 110,691 | 0.24 | 0.963 | 0.953 | 0.943 | 108,650 | 107,600 | 106,400 |
| 110,692 – 116,200 | 0.25 | 0.964 | 0.955 | 0.945 | 110,400 | 109,400 | 108,250 |
| 116,201 – 121,868 | 0.26 | 0.966 | 0.957 | 0.948 | 112,200 | 111,200 | 110,150 |
| 121,869 – 127,701 | 0.27 | 0.967 | 0.959 | 0.950 | 114,050 | 113,050 | 112,050 |
| 127,702 – 133,707 | 0.27 | 0.968 | 0.960 | 0.952 | 115,900 | 114,950 | 114,000 |
| 133,708 – 139,893 | 0.28 | 0.970 | 0.962 | 0.954 | 117,850 | 116,900 | 116,000 |
| 139,894 – 146,269 | 0.29 | 0.971 | 0.963 | 0.957 | 119,800 | 118,950 | 118,100 |
| 146,270 – 152,842 | 0.30 | 0.972 | 0.965 | 0.959 | 121,850 | 121,000 | 120,200 |
| 152,843 – 159,622 | 0.31 | 0.973 | 0.966 | 0.961 | 123,950 | 123,100 | 122,350 |
| 159,623 – 166,620 | 0.32 | 0.974 | 0.968 | 0.963 | 126,100 | 125,250 | 124,600 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | State Group 1 | State Group 2 | State Group 3 | State Group 1 | State Group 2 | State Group 3 |
| 166,621 – 173,844 | 0.33 | 0.975 | 0.969 | 0.965 | 128,300 | 127,500 | 126,900 |
| 173,845 – 181,308 | 0.34 | 0.976 | 0.971 | 0.966 | 130,550 | 129,800 | 129,250 |
| 181,309 – 189,022 | 0.35 | 0.977 | 0.972 | 0.968 | 132,900 | 132,200 | 131,650 |
| 189,023 – 197,000 | 0.36 | 0.978 | 0.973 | 0.970 | 135,350 | 134,600 | 134,150 |
| 197,001 – 205,256 | 0.37 | 0.979 | 0.975 | 0.972 | 137,850 | 137,150 | 136,700 |
| 205,257 – 213,804 | 0.38 | 0.980 | 0.976 | 0.973 | 140,400 | 139,750 | 139,350 |
| 213,805 – 222,660 | 0.39 | 0.981 | 0.977 | 0.975 | 143,050 | 142,450 | 142,100 |
| 222,661 – 231,841 | 0.40 | 0.982 | 0.978 | 0.976 | 145,800 | 145,200 | 144,900 |
| 231,842 – 241,365 | 0.41 | 0.983 | 0.979 | 0.978 | 148,650 | 148,050 | 147,800 |
| 241,366 – 251,252 | 0.42 | 0.984 | 0.980 | 0.979 | 151,600 | 151,050 | 150,800 |
| 251,253 – 261,523 | 0.43 | 0.985 | 0.981 | 0.980 | 154,650 | 154,100 | 153,900 |
| 261,524 – 272,200 | 0.44 | 0.986 | 0.982 | 0.981 | 157,800 | 157,300 | 157,150 |
| 272,201 – 283,310 | 0.45 | 0.986 | 0.983 | 0.983 | 161,100 | 160,600 | 160,500 |
| 283,311 – 294,877 | 0.46 | 0.987 | 0.984 | 0.984 | 164,500 | 164,050 | 163,950 |
| 294,878 – 306,931 | 0.47 | 0.988 | 0.985 | 0.985 | 168,050 | 167,600 | 167,550 |
| 306,932 – 319,504 | 0.48 | 0.989 | 0.986 | 0.986 | 171,750 | 171,300 | 171,300 |
| 319,505 – 332,629 | 0.49 | 0.989 | 0.987 | 0.987 | 175,600 | 175,200 | 175,200 |
| 332,630 – 346,344 | 0.50 | 0.990 | 0.988 | 0.988 | 179,600 | 179,200 | 179,250 |
| 346,345 – 360,690 | 0.51 | 0.990 | 0.989 | 0.989 | 183,750 | 183,400 | 183,450 |
| 360,691 – 375,711 | 0.52 | 0.991 | 0.989 | 0.990 | 188,150 | 187,800 | 187,850 |
| 375,712 – 391,456 | 0.53 | 0.992 | 0.990 | 0.990 | 192,700 | 192,400 | 192,450 |
| 391,457 – 407,979 | 0.54 | 0.992 | 0.991 | 0.991 | 197,500 | 197,200 | 197,300 |
| 407,980 – 425,337 | 0.55 | 0.993 | 0.991 | 0.992 | 202,500 | 202,200 | 202,350 |
| 425,338 – 443,598 | 0.56 | 0.993 | 0.992 | 0.993 | 207,750 | 207,500 | 207,650 |
| 443,599 – 462,833 | 0.57 | 0.994 | 0.993 | 0.993 | 213,300 | 213,050 | 213,200 |
| 462,834 – 483,121 | 0.58 | 0.994 | 0.993 | 0.994 | 219,100 | 218,850 | 219,050 |
| 483,122 – 504,553 | 0.59 | 0.995 | 0.994 | 0.994 | 225,250 | 225,000 | 225,200 |
| 504,554 – 527,227 | 0.60 | 0.995 | 0.994 | 0.995 | 231,700 | 231,500 | 231,700 |
| 527,228 – 551,255 | 0.61 | 0.995 | 0.995 | 0.995 | 238,550 | 238,350 | 238,550 |
| 551,256 – 576,761 | 0.62 | 0.996 | 0.995 | 0.996 | 245,800 | 245,600 | 245,800 |
| 576,762 – 603,887 | 0.63 | 0.996 | 0.995 | 0.996 | 253,450 | 253,300 | 253,500 |
| 603,888 – 632,791 | 0.64 | 0.996 | 0.996 | 0.997 | 261,600 | 261,500 | 261,700 |
| 632,792 – 663,655 | 0.65 | 0.997 | 0.996 | 0.997 | 270,300 | 270,200 | 270,400 |
| 663,656 – 696,685 | 0.66 | 0.997 | 0.997 | 0.997 | 279,600 | 279,450 | 279,650 |
| 696,686 – 732,118 | 0.67 | 0.997 | 0.997 | 0.998 | 289,500 | 289,400 | 289,600 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | State Group 1 | State Group 2 | State Group 3 | State Group 1 | State Group 2 | State Group 3 |
| 732,119 – 770,224 | 0.68 | 0.998 | 0.997 | 0.998 | 300,150 | 300,050 | 300,250 |
| 770,225 – 811,319 | 0.70 | 0.998 | 0.998 | 0.998 | 311,550 | 311,500 | 311,700 |
| 811,320 – 855,769 | 0.71 | 0.998 | 0.998 | 0.998 | 323,900 | 323,800 | 324,000 |
| 855,770 – 904,002 | 0.72 | 0.998 | 0.998 | 0.999 | 337,200 | 337,150 | 337,350 |
| 904,003 – 956,522 | 0.73 | 0.998 | 0.998 | 0.999 | 351,650 | 351,600 | 351,800 |
| 956,523 – 1,013,927 | 0.74 | 0.999 | 0.998 | 0.999 | 367,400 | 367,350 | 367,500 |
| 1,013,928 – 1,076,934 | 0.75 | 0.999 | 0.999 | 0.999 | 384,600 | 384,550 | 384,700 |
| 1,076,935 – 1,146,402 | 0.76 | 0.999 | 0.999 | 0.999 | 403,450 | 403,400 | 403,550 |
| 1,146,403 – 1,223,381 | 0.77 | 0.999 | 0.999 | 0.999 | 424,200 | 424,200 | 424,350 |
| 1,223,382 – 1,309,157 | 0.78 | 0.999 | 0.999 | 0.999 | 447,250 | 447,200 | 447,350 |
| 1,309,158 – 1,405,330 | 0.79 | 0.999 | 0.999 | 1.000 | 472,900 | 472,850 | 473,000 |
| 1,405,331 – 1,513,912 | 0.81 | 0.999 | 0.999 | 1.000 | 501,600 | 501,600 | 501,750 |
| 1,513,913 – 1,637,472 | 0.82 | 1.000 | 1.000 | 1.000 | 534,050 | 534,050 | 534,150 |
| 1,637,473 – 1,779,337 | 0.83 | 1.000 | 1.000 | 1.000 | 571,000 | 571,000 | 571,100 |
| 1,779,338 – 1,943,900 | 0.84 | 1.000 | 1.000 | 1.000 | 613,350 | 613,350 | 613,450 |
| 1,943,901 – 2,137,082 | 0.85 | 1.000 | 1.000 | 1.000 | 662,550 | 662,500 | 662,600 |
| 2,137,083 – 2,367,061 | 0.86 | 1.000 | 1.000 | 1.000 | 720,200 | 720,200 | 720,300 |
| 2,367,062 – 2,645,457 | 0.88 | 1.000 | 1.000 | 1.000 | 788,900 | 788,900 | 788,950 |
| 2,645,458 – 2,989,358 | 0.89 | 1.000 | 1.000 | 1.000 | 872,050 | 872,050 | 872,100 |
| 2,989,359 – 3,424,966 | 0.90 | 1.000 | 1.000 | 1.000 | 974,700 | 974,700 | 974,750 |
| 3,424,967 – 3,994,607 | 0.91 | 1.000 | 1.000 | 1.000 | 1,104,750 | 1,104,750 | 1,104,800 |
| 3,994,608 – 4,771,390 | 0.92 | 1.000 | 1.000 | 1.000 | 1,274,850 | 1,274,850 | 1,274,850 |
| 4,771,391 – 5,893,411 | 0.93 | 1.000 | 1.000 | 1.000 | 1,506,700 | 1,506,700 | 1,506,750 |
| 5,893,412 – 7,656,585 | 0.95 | 1.000 | 1.000 | 1.000 | 1,841,650 | 1,841,650 | 1,841,700 |
| 7,656,586 – 10,830,300 | 0.96 | 1.000 | 1.000 | 1.000 | 2,368,000 | 2,368,000 | 2,368,000 |
| 10,830,301 – 18,235,633 | 0.97 | 1.000 | 1.000 | 1.000 | 3,315,400 | 3,315,400 | 3,315,400 |
| 18,235,634 – 55,262,300 | 0.98 | 1.000 | 1.000 | 1.000 | 5,525,950 | 5,525,950 | 5,525,950 |
| 55,262,301 – 67,235,134 | 0.99 | 1.000 | 1.000 | 1.000 | 16,578,700 | 16,578,700 | 16,578,700 |
| 67,235,135 – AND OVER | 1.00 | 1.000 | 1.000 | 1.000 | 16,578,700 | 16,578,700 | 16,578,700 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules
State groups 4, 5 and 6

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|
| | | State Group 4 | State Group 5 | State Group 6 | State Groups 4 | State Group 5 | State Group 6 |
| 7,121 – 10,072 | 0.02 | 0.820 | 0.736 | 0.685 | 58,400 | 52,400 | 48,800 |
| 10,073 – 13,085 | 0.03 | 0.839 | 0.764 | 0.715 | 63,400 | 57,750 | 54,000 |
| 13,086 – 16,162 | 0.04 | 0.851 | 0.783 | 0.734 | 66,850 | 61,450 | 57,600 |
| 16,163 – 19,305 | 0.05 | 0.860 | 0.796 | 0.748 | 69,550 | 64,350 | 60,450 |
| 19,306 – 22,516 | 0.05 | 0.868 | 0.807 | 0.760 | 71,800 | 66,800 | 62,900 |
| 22,517 – 25,797 | 0.06 | 0.873 | 0.817 | 0.770 | 73,750 | 69,000 | 65,050 |
| 25,798 – 29,150 | 0.07 | 0.879 | 0.825 | 0.780 | 75,550 | 70,950 | 67,050 |
| 29,151 – 32,579 | 0.08 | 0.884 | 0.833 | 0.788 | 77,250 | 72,850 | 68,900 |
| 32,580 – 36,085 | 0.09 | 0.888 | 0.840 | 0.796 | 78,900 | 74,600 | 70,700 |
| 36,086 – 39,671 | 0.10 | 0.892 | 0.846 | 0.803 | 80,500 | 76,350 | 72,450 |
| 39,672 – 43,340 | 0.11 | 0.896 | 0.853 | 0.810 | 82,050 | 78,050 | 74,200 |
| 43,341 – 47,095 | 0.11 | 0.900 | 0.859 | 0.817 | 83,550 | 79,750 | 75,900 |
| 47,096 – 50,939 | 0.12 | 0.903 | 0.864 | 0.824 | 85,100 | 81,400 | 77,600 |
| 50,940 – 54,874 | 0.13 | 0.907 | 0.870 | 0.830 | 86,600 | 83,050 | 79,300 |
| 54,875 – 58,906 | 0.14 | 0.910 | 0.875 | 0.837 | 88,150 | 84,750 | 81,050 |
| 58,907 – 63,036 | 0.15 | 0.914 | 0.880 | 0.843 | 89,700 | 86,400 | 82,800 |
| 63,037 – 67,268 | 0.16 | 0.917 | 0.885 | 0.849 | 91,250 | 88,100 | 84,550 |
| 67,269 – 71,608 | 0.17 | 0.920 | 0.890 | 0.855 | 92,800 | 89,800 | 86,300 |
| 71,609 – 76,057 | 0.17 | 0.923 | 0.895 | 0.861 | 94,400 | 91,550 | 88,100 |
| 76,058 – 80,622 | 0.18 | 0.926 | 0.900 | 0.867 | 96,000 | 93,300 | 89,900 |
| 80,623 – 85,306 | 0.19 | 0.929 | 0.904 | 0.873 | 97,650 | 95,050 | 91,750 |
| 85,307 – 90,114 | 0.20 | 0.931 | 0.908 | 0.878 | 99,300 | 96,850 | 93,650 |
| 90,115 – 95,051 | 0.21 | 0.934 | 0.913 | 0.884 | 101,000 | 98,700 | 95,550 |
| 95,052 – 100,123 | 0.22 | 0.937 | 0.917 | 0.889 | 102,750 | 100,550 | 97,500 |
| 100,124 – 105,334 | 0.23 | 0.939 | 0.921 | 0.894 | 104,500 | 102,450 | 99,500 |
| 105,335 – 110,691 | 0.24 | 0.942 | 0.925 | 0.899 | 106,300 | 104,350 | 101,500 |
| 110,692 – 116,200 | 0.25 | 0.944 | 0.928 | 0.904 | 108,150 | 106,300 | 103,550 |
| 116,201 – 121,868 | 0.26 | 0.947 | 0.932 | 0.909 | 110,050 | 108,300 | 105,650 |
| 121,869 – 127,701 | 0.27 | 0.949 | 0.936 | 0.914 | 111,950 | 110,350 | 107,800 |
| 127,702 – 133,707 | 0.27 | 0.952 | 0.939 | 0.918 | 113,900 | 112,400 | 109,950 |
| 133,708 – 139,893 | 0.28 | 0.954 | 0.942 | 0.923 | 115,950 | 114,550 | 112,200 |
| 139,894 – 146,269 | 0.29 | 0.956 | 0.945 | 0.927 | 118,000 | 116,700 | 114,450 |
| 146,270 – 152,842 | 0.30 | 0.958 | 0.948 | 0.931 | 120,100 | 118,900 | 116,750 |
| 152,843 – 159,622 | 0.31 | 0.960 | 0.951 | 0.935 | 122,300 | 121,200 | 119,150 |
| 159,623 – 166,620 | 0.32 | 0.962 | 0.954 | 0.939 | 124,550 | 123,500 | 121,550 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | State Group 4 | State Group 5 | State Group 6 | State Group 4 | State Group 5 | State Group 6 |
| 166,621 – 173,844 | 0.33 | 0.964 | 0.957 | 0.943 | 126,800 | 125,900 | 124,050 |
| 173,845 – 181,308 | 0.34 | 0.966 | 0.960 | 0.946 | 129,200 | 128,300 | 126,550 |
| 181,309 – 189,022 | 0.35 | 0.968 | 0.962 | 0.950 | 131,600 | 130,850 | 129,150 |
| 189,023 – 197,000 | 0.36 | 0.970 | 0.964 | 0.953 | 134,100 | 133,400 | 131,800 |
| 197,001 – 205,256 | 0.37 | 0.971 | 0.967 | 0.956 | 136,650 | 136,050 | 134,550 |
| 205,257 – 213,804 | 0.38 | 0.973 | 0.969 | 0.959 | 139,300 | 138,750 | 137,350 |
| 213,805 – 222,660 | 0.39 | 0.974 | 0.971 | 0.962 | 142,050 | 141,550 | 140,250 |
| 222,661 – 231,841 | 0.40 | 0.976 | 0.973 | 0.965 | 144,850 | 144,450 | 143,200 |
| 231,842 – 241,365 | 0.41 | 0.977 | 0.975 | 0.967 | 147,800 | 147,400 | 146,250 |
| 241,366 – 251,252 | 0.42 | 0.979 | 0.977 | 0.970 | 150,800 | 150,450 | 149,400 |
| 251,253 – 261,523 | 0.43 | 0.980 | 0.978 | 0.972 | 153,900 | 153,650 | 152,650 |
| 261,524 – 272,200 | 0.44 | 0.981 | 0.980 | 0.974 | 157,150 | 156,900 | 155,950 |
| 272,201 – 283,310 | 0.45 | 0.983 | 0.981 | 0.976 | 160,450 | 160,300 | 159,400 |
| 283,311 – 294,877 | 0.46 | 0.984 | 0.983 | 0.978 | 163,950 | 163,800 | 163,000 |
| 294,878 – 306,931 | 0.47 | 0.985 | 0.984 | 0.980 | 167,550 | 167,450 | 166,700 |
| 306,932 – 319,504 | 0.48 | 0.986 | 0.985 | 0.982 | 171,300 | 171,200 | 170,550 |
| 319,505 – 332,629 | 0.49 | 0.987 | 0.987 | 0.983 | 175,200 | 175,150 | 174,500 |
| 332,630 – 346,344 | 0.50 | 0.988 | 0.988 | 0.985 | 179,250 | 179,200 | 178,650 |
| 346,345 – 360,690 | 0.51 | 0.989 | 0.989 | 0.986 | 183,450 | 183,450 | 182,950 |
| 360,691 – 375,711 | 0.52 | 0.990 | 0.990 | 0.987 | 187,850 | 187,900 | 187,400 |
| 375,712 – 391,456 | 0.53 | 0.990 | 0.991 | 0.988 | 192,500 | 192,550 | 192,100 |
| 391,457 – 407,979 | 0.54 | 0.991 | 0.992 | 0.990 | 197,300 | 197,350 | 196,950 |
| 407,980 – 425,337 | 0.55 | 0.992 | 0.992 | 0.991 | 202,350 | 202,450 | 202,100 |
| 425,338 – 443,598 | 0.56 | 0.993 | 0.993 | 0.992 | 207,650 | 207,750 | 207,400 |
| 443,599 – 462,833 | 0.57 | 0.993 | 0.994 | 0.992 | 213,200 | 213,300 | 213,000 |
| 462,834 – 483,121 | 0.58 | 0.994 | 0.994 | 0.993 | 219,050 | 219,150 | 218,900 |
| 483,122 – 504,553 | 0.59 | 0.994 | 0.995 | 0.994 | 225,200 | 225,300 | 225,100 |
| 504,554 – 527,227 | 0.60 | 0.995 | 0.996 | 0.995 | 231,700 | 231,800 | 231,650 |
| 527,228 – 551,255 | 0.61 | 0.995 | 0.996 | 0.995 | 238,550 | 238,700 | 238,500 |
| 551,256 – 576,761 | 0.62 | 0.996 | 0.996 | 0.996 | 245,800 | 245,950 | 245,800 |
| 576,762 – 603,887 | 0.63 | 0.996 | 0.997 | 0.996 | 253,500 | 253,650 | 253,500 |
| 603,888 – 632,791 | 0.64 | 0.997 | 0.997 | 0.997 | 261,700 | 261,850 | 261,700 |
| 632,792 – 663,655 | 0.65 | 0.997 | 0.998 | 0.997 | 270,400 | 270,550 | 270,450 |
| 663,656 – 696,685 | 0.66 | 0.997 | 0.998 | 0.998 | 279,700 | 279,800 | 279,750 |
| 696,686 – 732,118 | 0.67 | 0.998 | 0.998 | 0.998 | 289,600 | 289,750 | 289,700 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | State Group 4 | State Group 5 | State Group 6 | State Group 4 | State Group 5 | State Group 6 |
| 732,119 – 770,224 | 0.68 | 0.998 | 0.998 | 0.998 | 300,250 | 300,400 | 300,350 |
| 770,225 – 811,319 | 0.70 | 0.998 | 0.999 | 0.998 | 311,700 | 311,800 | 311,800 |
| 811,320 – 855,769 | 0.71 | 0.998 | 0.999 | 0.999 | 324,000 | 324,150 | 324,100 |
| 855,770 – 904,002 | 0.72 | 0.999 | 0.999 | 0.999 | 337,350 | 337,450 | 337,450 |
| 904,003 – 956,522 | 0.73 | 0.999 | 0.999 | 0.999 | 351,800 | 351,900 | 351,900 |
| 956,523 – 1,013,927 | 0.74 | 0.999 | 0.999 | 0.999 | 367,550 | 367,650 | 367,600 |
| 1,013,928 – 1,076,934 | 0.75 | 0.999 | 0.999 | 0.999 | 384,700 | 384,800 | 384,800 |
| 1,076,935 – 1,146,402 | 0.76 | 0.999 | 1.000 | 0.999 | 403,550 | 403,650 | 403,650 |
| 1,146,403 – 1,223,381 | 0.77 | 0.999 | 1.000 | 1.000 | 424,350 | 424,400 | 424,400 |
| 1,223,382 – 1,309,157 | 0.78 | 1.000 | 1.000 | 1.000 | 447,350 | 447,450 | 447,450 |
| 1,309,158 – 1,405,330 | 0.79 | 1.000 | 1.000 | 1.000 | 473,000 | 473,050 | 473,050 |
| 1,405,331 – 1,513,912 | 0.81 | 1.000 | 1.000 | 1.000 | 501,750 | 501,800 | 501,800 |
| 1,513,913 – 1,637,472 | 0.82 | 1.000 | 1.000 | 1.000 | 534,200 | 534,250 | 534,250 |
| 1,637,473 – 1,779,337 | 0.83 | 1.000 | 1.000 | 1.000 | 571,100 | 571,150 | 571,150 |
| 1,779,338 – 1,943,900 | 0.84 | 1.000 | 1.000 | 1.000 | 613,450 | 613,500 | 613,500 |
| 1,943,901 – 2,137,082 | 0.85 | 1.000 | 1.000 | 1.000 | 662,600 | 662,650 | 662,650 |
| 2,137,083 – 2,367,061 | 0.86 | 1.000 | 1.000 | 1.000 | 720,300 | 720,350 | 720,350 |
| 2,367,062 – 2,645,457 | 0.88 | 1.000 | 1.000 | 1.000 | 788,950 | 789,000 | 789,000 |
| 2,645,458 – 2,989,358 | 0.89 | 1.000 | 1.000 | 1.000 | 872,100 | 872,100 | 872,100 |
| 2,989,359 – 3,424,966 | 0.90 | 1.000 | 1.000 | 1.000 | 974,750 | 974,800 | 974,800 |
| 3,424,967 – 3,994,607 | 0.91 | 1.000 | 1.000 | 1.000 | 1,104,800 | 1,104,800 | 1,104,800 |
| 3,994,608 – 4,771,390 | 0.92 | 1.000 | 1.000 | 1.000 | 1,274,850 | 1,274,850 | 1,274,850 |
| 4,771,391 – 5,893,411 | 0.93 | 1.000 | 1.000 | 1.000 | 1,506,750 | 1,506,750 | 1,506,750 |
| 5,893,412 – 7,656,585 | 0.95 | 1.000 | 1.000 | 1.000 | 1,841,700 | 1,841,700 | 1,841,700 |
| 7,656,586 – 10,830,300 | 0.96 | 1.000 | 1.000 | 1.000 | 2,368,000 | 2,368,000 | 2,368,000 |
| 10,830,301 – 18,235,633 | 0.97 | 1.000 | 1.000 | 1.000 | 3,315,400 | 3,315,400 | 3,315,400 |
| 18,235,634 – 55,262,300 | 0.98 | 1.000 | 1.000 | 1.000 | 5,525,950 | 5,525,950 | 5,525,950 |
| 55,262,301 – 67,235,134 | 0.99 | 1.000 | 1.000 | 1.000 | 16,578,700 | 16,578,700 | 16,578,700 |
| 67,235,135 – AND OVER | 1.00 | 1.000 | 1.000 | 1.000 | 16,578,700 | 16,578,700 | 16,578,700 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules
 State groups 7, 8 and 9 (zone or unlimited radius)

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|-----------------|---------------------|---------------------|-----------------|
| | | State Group 7 | State Group 8 | 9 Zone-rated | State Group 7 | State Group 8 | 9 Zone-rated |
| 7,121 – 10,072 | 0.02 | 0.831 | 0.790 | 0.779 | 59,200 | 56,250 | 55,500 |
| 10,073 – 13,085 | 0.03 | 0.847 | 0.812 | 0.800 | 64,000 | 61,350 | 60,450 |
| 13,086 – 16,162 | 0.04 | 0.857 | 0.827 | 0.814 | 67,300 | 64,900 | 63,900 |
| 16,163 – 19,305 | 0.05 | 0.865 | 0.838 | 0.824 | 69,900 | 67,700 | 66,550 |
| 19,306 – 22,516 | 0.05 | 0.871 | 0.846 | 0.831 | 72,050 | 70,050 | 68,800 |
| 22,517 – 25,797 | 0.06 | 0.875 | 0.854 | 0.838 | 73,900 | 72,100 | 70,750 |
| 25,798 – 29,150 | 0.07 | 0.880 | 0.861 | 0.844 | 75,650 | 74,000 | 72,550 |
| 29,151 – 32,579 | 0.08 | 0.884 | 0.867 | 0.849 | 77,250 | 75,800 | 74,250 |
| 32,580 – 36,085 | 0.09 | 0.887 | 0.872 | 0.854 | 78,850 | 77,500 | 75,850 |
| 36,086 – 39,671 | 0.10 | 0.891 | 0.878 | 0.859 | 80,350 | 79,200 | 77,450 |
| 39,672 – 43,340 | 0.11 | 0.894 | 0.883 | 0.863 | 81,800 | 80,850 | 79,000 |
| 43,341 – 47,095 | 0.11 | 0.897 | 0.888 | 0.867 | 83,300 | 82,450 | 80,550 |
| 47,096 – 50,939 | 0.12 | 0.900 | 0.893 | 0.871 | 84,750 | 84,100 | 82,050 |
| 50,940 – 54,874 | 0.13 | 0.903 | 0.897 | 0.875 | 86,200 | 85,700 | 83,600 |
| 54,875 – 58,906 | 0.14 | 0.905 | 0.902 | 0.879 | 87,650 | 87,350 | 85,100 |
| 58,907 – 63,036 | 0.15 | 0.908 | 0.906 | 0.883 | 89,150 | 89,000 | 86,650 |
| 63,037 – 67,268 | 0.16 | 0.911 | 0.911 | 0.886 | 90,650 | 90,650 | 88,200 |
| 67,269 – 71,608 | 0.17 | 0.913 | 0.915 | 0.890 | 92,150 | 92,300 | 89,800 |
| 71,609 – 76,057 | 0.17 | 0.916 | 0.919 | 0.893 | 93,650 | 94,000 | 91,400 |
| 76,058 – 80,622 | 0.18 | 0.918 | 0.923 | 0.897 | 95,200 | 95,750 | 93,000 |
| 80,623 – 85,306 | 0.19 | 0.921 | 0.927 | 0.900 | 96,800 | 97,500 | 94,650 |
| 85,307 – 90,114 | 0.20 | 0.923 | 0.931 | 0.903 | 98,400 | 99,250 | 96,300 |
| 90,115 – 95,051 | 0.21 | 0.925 | 0.934 | 0.907 | 100,050 | 101,050 | 98,050 |
| 95,052 – 100,123 | 0.22 | 0.928 | 0.938 | 0.910 | 101,750 | 102,900 | 99,750 |
| 100,124 – 105,334 | 0.23 | 0.930 | 0.942 | 0.913 | 103,450 | 104,750 | 101,550 |
| 105,335 – 110,691 | 0.24 | 0.932 | 0.945 | 0.916 | 105,200 | 106,650 | 103,350 |
| 110,692 – 116,200 | 0.25 | 0.934 | 0.948 | 0.919 | 106,950 | 108,550 | 105,250 |
| 116,201 – 121,868 | 0.26 | 0.936 | 0.951 | 0.922 | 108,800 | 110,550 | 107,100 |
| 121,869 – 127,701 | 0.27 | 0.938 | 0.954 | 0.925 | 110,700 | 112,550 | 109,050 |
| 127,702 – 133,707 | 0.27 | 0.941 | 0.957 | 0.928 | 112,600 | 114,600 | 111,050 |
| 133,708 – 139,893 | 0.28 | 0.943 | 0.960 | 0.930 | 114,550 | 116,700 | 113,100 |
| 139,894 – 146,269 | 0.29 | 0.945 | 0.963 | 0.933 | 116,600 | 118,850 | 115,200 |
| 146,270 – 152,842 | 0.30 | 0.947 | 0.965 | 0.936 | 118,650 | 121,000 | 117,350 |
| 152,843 – 159,622 | 0.31 | 0.948 | 0.968 | 0.938 | 120,800 | 123,250 | 119,550 |
| 159,623 – 166,620 | 0.32 | 0.950 | 0.970 | 0.941 | 123,000 | 125,550 | 121,800 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|-----------------|---------------------|---------------------|-----------------|
| | | State Group 7 | State Group 8 | 9 Zone-rated | State Group 7 | State Group 8 | 9 Zone-rated |
| 166,621 – 173,844 | 0.33 | 0.952 | 0.972 | 0.944 | 125,250 | 127,900 | 124,100 |
| 173,845 – 181,308 | 0.34 | 0.954 | 0.974 | 0.946 | 127,600 | 130,300 | 126,500 |
| 181,309 – 189,022 | 0.350.36 | 0.956 | 0.976 | 0.948 | 129,950 | 132,750 | 128,950 |
| 189,023 – 197,000 | 0.37 | 0.958 | 0.978 | 0.951 | 132,450 | 135,300 | 131,500 |
| 197,001 – 205,256 | 0.38 | 0.959 | 0.980 | 0.953 | 135,000 | 137,900 | 134,100 |
| 205,257 – 213,804 | | 0.961 | 0.982 | 0.955 | 137,600 | 140,550 | 136,800 |
| 213,805 – 222,660 | 0.39 | 0.963 | 0.983 | 0.957 | 140,300 | 143,300 | 139,550 |
| 222,661 – 231,841 | 0.40 | 0.964 | 0.985 | 0.959 | 143,150 | 146,150 | 142,400 |
| 231,842 – 241,365 | 0.41 | 0.966 | 0.986 | 0.961 | 146,050 | 149,100 | 145,350 |
| 241,366 – 251,252 | 0.42 | 0.967 | 0.987 | 0.963 | 149,050 | 152,100 | 148,450 |
| 251,253 – 261,523 | 0.43 | 0.969 | 0.988 | 0.965 | 152,150 | 155,200 | 151,600 |
| 261,524 – 272,200 | 0.44 | 0.970 | 0.989 | 0.967 | 155,350 | 158,450 | 154,850 |
| 272,201 – 283,310 | 0.45 | 0.972 | 0.990 | 0.969 | 158,700 | 161,750 | 158,250 |
| 283,311 – 294,877 | 0.46 | 0.973 | 0.991 | 0.971 | 162,150 | 165,200 | 161,750 |
| 294,878 – 306,931 | 0.47 | 0.974 | 0.992 | 0.972 | 165,750 | 168,800 | 165,400 |
| 306,932 – 319,504 | 0.48 | 0.976 | 0.993 | 0.974 | 169,500 | 172,550 | 169,200 |
| 319,505 – 332,629 | 0.49 | 0.977 | 0.994 | 0.976 | 173,400 | 176,400 | 173,150 |
| 332,630 – 346,344 | 0.50 | 0.978 | 0.994 | 0.977 | 177,500 | 180,450 | 177,250 |
| 346,345 – 360,690 | 0.51 | 0.979 | 0.995 | 0.978 | 181,700 | 184,600 | 181,550 |
| 360,691 – 375,711 | 0.52 | 0.981 | 0.996 | 0.980 | 186,150 | 189,000 | 186,000 |
| 375,712 – 391,456 | 0.53 | 0.982 | 0.996 | 0.981 | 190,750 | 193,600 | 190,650 |
| 391,457 – 407,979 | 0.54 | 0.983 | 0.997 | 0.982 | 195,600 | 198,350 | 195,550 |
| 407,980 – 425,337 | 0.55 | 0.984 | 0.997 | 0.984 | 200,650 | 203,350 | 200,650 |
| 425,338 – 443,598 | 0.56 | 0.985 | 0.997 | 0.985 | 206,000 | 208,650 | 206,000 |
| 443,599 – 462,833 | 0.57 | 0.986 | 0.998 | 0.986 | 211,600 | 214,150 | 211,600 |
| 462,834 – 483,121 | 0.58 | 0.987 | 0.998 | 0.987 | 217,450 | 219,950 | 217,500 |
| 483,122 – 504,553 | 0.59 | 0.988 | 0.998 | 0.988 | 223,650 | 226,050 | 223,750 |
| 504,554 – 527,227 | 0.60 | 0.988 | 0.998 | 0.989 | 230,150 | 232,500 | 230,300 |
| 527,228 – 551,255 | 0.61 | 0.989 | 0.999 | 0.990 | 237,050 | 239,350 | 237,200 |
| 551,256 – 576,761 | 0.62 | 0.990 | 0.999 | 0.991 | 244,350 | 246,550 | 244,500 |
| 576,762 – 603,887 | 0.63 | 0.991 | 0.999 | 0.991 | 252,100 | 254,200 | 252,300 |
| 603,888 – 632,791 | 0.64 | 0.991 | 0.999 | 0.992 | 260,300 | 262,350 | 260,500 |
| 632,792 – 663,655 | 0.65 | 0.992 | 0.999 | 0.993 | 269,050 | 271,000 | 269,300 |
| 663,656 – 696,685 | 0.66 | 0.993 | 0.999 | 0.994 | 278,400 | 280,250 | 278,600 |
| 696,686 – 732,118 | 0.67 | 0.993 | 1.000 | 0.994 | 288,350 | 290,150 | 288,600 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

| Company Subject Loss Cost (Expected Losses) | Credi- bility | Expected Experience Ratio | | | Maximum Single Loss | | |
|---|------------------|---------------------------|---------------------|---------------------|---------------------|---------------------|-----------------|
| | | State Group 7 | State Group 8 | 9 Zone- rated | State Group 7 | State Group 8 | 9 Zone-rated |
| 732,119 – 770,224 | 0.68 | 0.994 | 1.000 | 0.995 | 299,050 | 300,750 | 299,300 |
| 770,225 – 811,319 | 0.70 | 0.995 | 1.000 | 0.995 | 310,550 | 312,150 | 310,800 |
| 811,320 – 855,769 | 0.71 | 0.995 | 1.000 | 0.996 | 322,900 | 324,450 | 323,200 |
| 855,770 – 904,002 | 0.72 | 0.996 | 1.000 | 0.996 | 336,300 | 337,750 | 336,550 |
| 904,003 – 956,522 | 0.73 | 0.996 | 1.000 | 0.997 | 350,800 | 352,150 | 351,050 |
| 956,523 – 1,013,927 | 0.74 | 0.996 | 1.000 | 0.997 | 366,600 | 367,850 | 366,850 |
| 1,013,928 – 1,076,934 | 0.75 | 0.997 | 1.000 | 0.998 | 383,800 | 385,000 | 384,100 |
| 1,076,935 – 1,146,402 | 0.76 | 0.997 | 1.000 | 0.998 | 402,700 | 403,800 | 403,000 |
| 1,146,403 – 1,223,381 | 0.77 | 0.998 | 1.000 | 0.998 | 423,550 | 424,550 | 423,800 |
| 1,223,382 – 1,309,157 | 0.78 | 0.998 | 1.000 | 0.998 | 446,600 | 447,550 | 446,850 |
| 1,309,158 – 1,405,330 | 0.79 | 0.998 | 1.000 | 0.999 | 472,300 | 473,150 | 472,550 |
| 1,405,331 – 1,513,912 | 0.81 | 0.998 | 1.000 | 0.999 | 501,100 | 501,900 | 501,350 |
| 1,513,913 – 1,637,472 | 0.82 | 0.999 | 1.000 | 0.999 | 533,600 | 534,300 | 533,800 |
| 1,637,473 – 1,779,337 | 0.83 | 0.999 | 1.000 | 0.999 | 570,550 | 571,200 | 570,750 |
| 1,779,338 – 1,943,900 | 0.84 | 0.999 | 1.000 | 0.999 | 613,000 | 613,550 | 613,200 |
| 1,943,901 – 2,137,082 | 0.85 | 0.999 | 1.000 | 1.000 | 662,200 | 662,700 | 662,350 |
| 2,137,083 – 2,367,061 | 0.86 | 0.999 | 1.000 | 1.000 | 719,900 | 720,350 | 720,100 |
| 2,367,062 – 2,645,457 | 0.88 | 1.000 | 1.000 | 1.000 | 788,650 | 789,000 | 788,800 |
| 2,645,458 – 2,989,358 | 0.89 | 1.000 | 1.000 | 1.000 | 871,800 | 872,150 | 871,950 |
| 2,989,359 – 3,424,966 | 0.90 | 1.000 | 1.000 | 1.000 | 974,500 | 974,800 | 974,650 |
| 3,424,967 – 3,994,607 | 0.91 | 1.000 | 1.000 | 1.000 | 1,104,600 | 1,104,850 | 1,104,700 |
| 3,994,608 – 4,771,390 | 0.92 | 1.000 | 1.000 | 1.000 | 1,274,700 | 1,274,850 | 1,274,800 |
| 4,771,391 – 5,893,411 | 0.93 | 1.000 | 1.000 | 1.000 | 1,506,600 | 1,506,750 | 1,506,700 |
| 5,893,412 – 7,656,585 | 0.95 | 1.000 | 1.000 | 1.000 | 1,841,600 | 1,841,700 | 1,841,650 |
| 7,656,586 – 10,830,300 | 0.96 | 1.000 | 1.000 | 1.000 | 2,367,950 | 2,368,000 | 2,368,000 |
| 10,830,301 – 18,235,633 | 0.97 | 1.000 | 1.000 | 1.000 | 3,315,350 | 3,315,400 | 3,315,400 |
| 18,235,634 – 55,262,300 | 0.98 | 1.000 | 1.000 | 1.000 | 5,525,950 | 5,525,950 | 5,525,950 |
| 55,262,301 – 67,235,134 | 0.99 | 1.000 | 1.000 | 1.000 | 16,578,700 | 16,578,700 | 16,578,700 |
| 67,235,135 – AND OVER | 1.00 | 1.000 | 1.000 | 1.000 | 16,578,700 | 16,578,700 | 16,578,700 |

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

FREQUENCY CREDIBILITY TABLE

| Number of Power Units | Credibility | Number of Power Units | Credibility |
|-----------------------|-------------|-----------------------|-------------|
| 1 | 0.11 | 51 | 0.75 |
| 2 | 0.15 | 52 | 0.73 |
| 3 | 0.18 | 53 | 0.77 |
| 4 | 0.21 | 54 | 0.77 |
| 5 | 0.24 | 55 | 0.78 |
| 6 | 0.26 | 56 | 0.79 |
| 7 | 0.28 | 57 | 0.80 |
| 8 | 0.30 | 58 | 0.80 |
| 9 | 0.32 | 59 | 0.81 |
| 10 | 0.33 | 60 | 0.82 |
| 11 | 0.35 | 61 | 0.82 |
| 12 | 0.37 | 62 | 0.83 |
| 13 | 0.38 | 63 | 0.84 |
| 14 | 0.39 | 64 | 0.84 |
| 15 | 0.41 | 65 | 0.85 |
| 16 | 0.42 | 66 | 0.86 |
| 17 | 0.43 | 67 | 0.86 |
| 18 | 0.45 | 68 | 0.87 |
| 19 | 0.46 | 69 | 0.88 |
| 20 | 0.47 | 70 | 0.88 |
| 21 | 0.48 | 71 | 0.89 |
| 22 | 0.49 | 72 | 0.89 |
| 23 | 0.51 | 73 | 0.90 |
| 24 | 0.52 | 74 | 0.91 |
| 25 | 0.53 | 75 | 0.91 |
| 26 | 0.54 | 76 | 0.92 |
| 27 | 0.55 | 77 | 0.92 |
| 28 | 0.56 | 78 | 0.93 |
| 29 | 0.57 | 79 | 0.94 |
| 30 | 0.58 | 80 | 0.94 |
| 31 | 0.59 | 81 | 0.95 |
| 32 | 0.60 | 82 | 0.95 |
| 33 | 0.61 | 83 | 0.96 |
| 34 | 0.61 | 84 | 0.97 |
| 35 | 0.62 | 85 | 0.97 |
| 36 | 0.63 | 86 | 0.98 |
| 37 | 0.64 | 87 | 0.98 |
| 38 | 0.65 | 88 | 0.99 |
| 39 | 0.66 | 89 | 0.99 |
| 40 | 0.67 | 90+ | 1.00 |
| 41 | 0.67 | | |
| 42 | 0.68 | | |
| 43 | 0.69 | | |
| 44 | 0.70 | | |
| 45 | 0.71 | | |
| 46 | 0.71 | | |
| 47 | 0.72 | | |
| 48 | 0.73 | | |
| 49 | 0.74 | | |
| 50 | 0.75 | | |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

D – PHYSICAL DAMAGE ELIGIBILITY

Definition of "Risk"

The term "risk" as used in this Plan means the fire, theft, comprehensive, and miscellaneous automobile physical damage exposures or the collision exposures or any combination thereof, of any one insured which are to be rated. Other than permanently leased owner operators, allied or subsidiary interests shall not be included unless the insured holds a majority financial interest therein.

How the rating plan is applied

The experience and schedule modifications for the risk shall be determined in accordance with the procedure described in this Plan and are applied to the otherwise chargeable premium for the policy being rated. When both experience and schedule modifications apply, they will be added together and applied to the otherwise chargeable premium.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

E – Physical Damage Experience Rating

Size of Risk Eligibility

Any risk that has 1 or more automobile exposures shall be eligible for the application of the experience rating modification provisions of this plan.

Physical Damage Experience Rating Steps

Calculate formula below:

$$\text{Experience Mod} = \left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Formula Definitions

Historical Frequency = Weighted Prior Claim Count / Weighted Prior Power Unit Count

Weighted Prior Claim Count = 1.3 x (current partial year Claim Count) + 1.3 x (1st prior year Claim Count) + 1 x (2nd prior year Claim Count) + 0.7 x (3rd prior year Claim Count)

Weighted Prior Power Unit Count = 1.3 x (current partial year Power Unit Count) + 1.3 x (1st prior year Power Unit Count) + 1 x (2nd prior year Power Unit Count) + 0.7 x (3rd prior year Power Unit Count)

Current partial year claim count is the count of claims from the current incomplete policy period.

Prior year claim count is the count of claims from the completed policy terms from prior years. Up to 3 completed policy terms will be used.

Example 1: A policy with an effective date of 1/1/2016, for which a quote is released to the customer on 10/1/2015 will count the claims from the following time period:

Current partial year claim count: 1/1/2015 to 9/30/2015
1st prior year claim count: 1/1/2014 to 12/31/2014
2nd prior year claim count: 1/1/2013 to 12/31/2013
3rd prior year claim count: 1/1/2012 to 12/31/2012

Expected Radius Frequency = 0.08 for All Radii.

Cap the result of the above calculation so that the Experience Mod factor will not be less than the minimum value in the table below:

| # Power Units | Minimum Mod | Maximum Mod |
|---------------|-------------|-------------|
| 1+ | -0.15 | 0.25 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules
FREQUENCY CREDIBILITY TABLE

| Number of PowerUnits | Credibility | Number of Units | Credibility |
|----------------------|-------------|-----------------|-------------|
| 1 | 0.04 | 251-259 | 0.58 |
| 2 | 0.05 | 260-268 | 0.59 |
| 3 | 0.06 | 269-277 | 0.60 |
| 4 | 0.07 | 278-286 | 0.61 |
| 5 | 0.08 | 287-296 | 0.62 |
| 6 | 0.09 | 297-305 | 0.63 |
| 7-8 | 0.10 | 306-315 | 0.64 |
| 9-10 | 0.11 | 316-325 | 0.65 |
| 11 | 0.12 | 326-335 | 0.66 |
| 12-13 | 0.13 | 336-345 | 0.67 |
| 14-15 | 0.14 | 346-355 | 0.68 |
| 16-18 | 0.15 | 356-366 | 0.69 |
| 19-20 | 0.16 | 367-376 | 0.70 |
| 21-23 | 0.17 | 377-387 | 0.71 |
| 24-25 | 0.18 | 388-398 | 0.72 |
| 26-28 | 0.19 | 399-409 | 0.73 |
| 29-31 | 0.20 | 410-420 | 0.74 |
| 32-35 | 0.21 | 421-432 | 0.75 |
| 36-38 | 0.22 | 433-443 | 0.76 |
| 39-41 | 0.23 | 444-455 | 0.77 |
| 42-45 | 0.24 | 456-467 | 0.78 |
| 46-49 | 0.25 | 468-479 | 0.79 |
| 50-53 | 0.26 | 480-491 | 0.80 |
| 54-57 | 0.27 | 492-503 | 0.81 |
| 58-61 | 0.28 | 504-516 | 0.82 |
| 62-65 | 0.29 | 517-528 | 0.83 |
| 66-70 | 0.30 | 529-541 | 0.84 |
| 71-75 | 0.31 | 542-554 | 0.85 |
| 76-80 | 0.32 | 555-567 | 0.86 |
| 81-85 | 0.33 | 568-580 | 0.87 |
| 86-90 | 0.34 | 581-593 | 0.88 |
| 91-95 | 0.35 | 594-607 | 0.89 |
| 96-101 | 0.36 | 608-621 | 0.90 |
| 102-106 | 0.37 | 622-635 | 0.91 |
| 107-112 | 0.38 | 636-648 | 0.92 |
| 113-118 | 0.39 | 649-662 | 0.93 |
| 119-124 | 0.40 | 663-677 | 0.94 |
| 125-130 | 0.41 | 678-691 | 0.95 |
| 131-136 | 0.42 | 692-706 | 0.96 |
| 137-143 | 0.43 | 707-720 | 0.97 |
| 144-150 | 0.44 | 721-735 | 0.98 |
| 151-156 | 0.45 | 736-750 | 0.99 |
| 157-163 | 0.46 | 751+ | 1.00 |
| 164-171 | 0.47 | | |
| 172-178 | 0.48 | | |
| 179-185 | 0.49 | | |
| 186-193 | 0.50 | | |
| 194-201 | 0.51 | | |
| 202-209 | 0.52 | | |
| 210-217 | 0.53 | | |
| 218-225 | 0.54 | | |
| 226-233 | 0.55 | | |
| 234-242 | 0.56 | | |
| 243-250 | 0.57 | | |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

X. Schedule Rating

1.0 Auto Liability Schedule Rating

A schedule rating modification may also be applied to the otherwise chargeable premium in accordance with the following table to reflect such characteristics of the risk as are not reflected in its experience.

Schedule Rating Modifications – subject to a maximum debit of 25% or credit of 25% not including the expense variation factor.

| CATEGORY | Excellent | Good | Average | Below Average |
|------------------------------|--|--|---|--|
| Management | Current management in place 5+ years, written driver standards | Current management in place 3+ years, written driver standards | Current management in place 2+ years, no written driver standards | Current management in place less than 2 years, no written driver standards |
| Drivers | Excellent drivers, very low turnover | Good drivers, low turnover | Average drivers, average turnover | Below average drivers, above average turnover |
| Claim Frequency | No claims or low claim frequency | Low to average claim frequency | Average to above average claim frequency | Above average to high claim frequency |
| Equipment | No equipment over 5 years old or excellent maintenance procedures | No equipment over 7 years old or good maintenance procedures | No equipment over 10 years old or average maintenance procedures | Some equipment over 10 years old or below average maintenance procedures |
| Nature of Operation or Cargo | Regular pickup routes, little to no variability in operations year to year | Regular pickup routes, some variability in operations year to year | Irregular pickup routes, operations have varied from year to year | The risk has recently embarked on new public auto services |
| Safety Organization | DOT rating satisfactory | DOT rating satisfactory | DOT rating conditional with plan to improve | DOT rating unsatisfactory or conditional with no written plan to improve |
| CREDIT RANGE | 0-25% credit | 0-15% credit | 0-15% debit | 16 to 25% debit |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

2.0 Auto Physical Damage Schedule Rating

A schedule rating modification may also be applied to the otherwise chargeable premium in accordance with the following table to reflect such characteristics of the risk as are not reflected in its experience.

Schedule Rating Modifications – subject to a maximum debit of 25% or credit of 25% not including the expense variation factor.

| CATEGORY | Excellent | Good | Average | Below Average |
|------------------------------|--|--|---|--|
| Management | Current management in place 5+ years, written driver standards | Current management in place 3+ years, written driver standards | Current management in place 2+ years, no written driver standards | Current management in place less than 2 years, no written driver standards |
| Drivers | Excellent drivers, very low turnover | Good drivers, low turnover | Average drivers, average turnover | Below average drivers, above average turnover |
| Claim Frequency | No claims or low claim frequency | Low to average claim frequency | Average to above average claim frequency | Above average to high claim frequency |
| Equipment | No equipment over 5 years old or excellent maintenance procedures | No equipment over 7 years old or good maintenance procedures | No equipment over 10 years old or average maintenance procedures | Some equipment over 10 years old or below average maintenance procedures |
| Nature of Operation or Cargo | Regular pickup routes, little to no variability in operations year to year | Regular pickup routes, some variability in operations year to year | Irregular pickup routes, operations have varied from year to year | The risk has recently embarked on new public auto services |
| Safety Organization | DOT rating satisfactory | DOT rating satisfactory | DOT rating conditional with plan to improve | DOT rating unsatisfactory or conditional with no written plan to improve |
| CREDIT RANGE | 0-25% credit | 0-15% credit | 0-15% debit | 16 to 25% debit |

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Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.15 Original Equipment Manufacturer Parts Coverage

With respect to a covered “auto” we will pay to replace any damaged crash parts or mechanical non-body related parts which cannot be repaired, with a part manufactured or licensed by the original equipment manufacturer, without a deduction.

See rate section for rates.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.16 Commercial Auto Glass Coverage

We will pay Comprehensive Coverage for the cost of repairing or replacing damaged safety glass on your covered “autos” without applying a deductible.

See rate section for rates.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

VI. Physical Damage Rating Algorithm

Per Unit

Physical Damage – collision, comprehensive and specified causes of loss

$$([\text{StatedValue}] * [\text{BaseRate}] * [\text{RadiusFactor}] * [\text{VehicleTypeFactor}] * [\text{RatingClassFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{TerritoryFactor}] * [\text{MarketTierFactor}] * [\text{Risk Tier Factor}] * [\text{AverageDriverFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{NrPowerUnitsFactor}] * [\text{ZoneFactor}] * [\text{CommodityFactor}]) + [\text{VehicleUnitCharge}]$$

The product of Market Tier Factor and Risk Tier Factor will be limited between 0.58 and 1.80.

Non-Owned Trailer – collision, comprehensive, and specified causes of loss

$$[\text{BasePremium}] * [\text{VehicleTypeFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{Number of Non-Owned Trailers}]$$

Trailer Interchange – collision, comprehensive, and specified causes of loss

$$[\text{BasePremium}] * [\text{VehicleTypeFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{Number of Trailers Subject to a Trailer Interchange Agreement}]$$

~~Schedule rating does not apply to Non-Owned Trailers and Trailer Interchange coverages.~~

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

VII - Rate Pages

A- Liability Base Premiums

Truck, Tractor, Mobile Equipment, Non-Trucking, Trailers

Base Premium

| | |
|--------------|------------------------------|
| Local Radius | 0-300 miles |
| BI Liability | 3, 075 <u>229</u> |
| PD Liability | 1, 025 <u>076</u> |

| | |
|------------------|------------------------------|
| Unlimited Radius | over 300 miles |
| BI Liability | 3, 470 <u>834</u> |
| PD Liability | 1, 156 <u>277</u> |

Public Auto

Base Premium

| | |
|--------------|-------------|
| Local Radius | 0-300 miles |
| BI Liability | 1,440 |
| PD Liability | 479 |

| | |
|------------------|----------------|
| Unlimited Radius | over 300 miles |
| BI Liability | 1,799 |
| PD Liability | 600 |

A – Driver to Vehicle Ratio

For risks with 10 or fewer power units, divide the number of drivers on the policy by the number of power units. This value is the policy's Driver to Vehicle Ratio. Select the appropriate factor based on this value from the table below.

| Driver to Vehicle Ratio Assignment | Factor |
|---|-------------------|
| <= 1.0 | 1.00 |
| > 1.0 & <= 1.5 | 1.0500 |
| > 1.5 | 1.4500 |

This factor does not apply to non-trucking and public auto rating class risks.

B – Physical Damage Base Premiums

Trucks, Tractors, Trailers, Mobile Equipment, & Non-Trucking Base Premiums

| | |
|------------------------|------------------------------|
| Collision | 1, 763 <u>939</u> |
| Comprehensive | 485 <u>534</u> |
| Special Causes of Loss | 441 <u>485</u> |

Public Auto Base Premiums

| | |
|------------------------|-----|
| Collision | 561 |
| Comprehensive | 223 |
| Special Causes of Loss | 212 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Rating Class Factor

Truck, Tractor, Trailer

| Rating Class | Factor |
|--------------------------------------|---------------------|
| Auto or Boat Hauling | 1.000 |
| Container/Intermodal Hauling | 1.000 |
| Contractors | 0.600 |
| Courier-Specialized Delivery | 1.320 |
| Driveaway | 1.000 |
| Dry Bulk, Hopper or Farm Products | 0.750 |
| Dry Van or Box - Double Trailer | 1.000 |
| Dry Van or Box - Single Trailer | 1.000 |
| Dumping | 1.230 |
| Dumping - Coal | 1.230 |
| Flatbed | 1.000 |
| Livestock | 1.000 |
| Log or Pulp Hauling | 1.280 |
| Mobile Home Hauling | 1.000 |
| Non-trucking | 1.000 |
| Other Commercial Use - truck | 1.000 |
| PPT - corp owned | 0.350 |
| Refrigerated Goods | 1. 1 150 |
| Service use truck | 0.350 |
| Special Type Operations | 1.000 |
| Tanker - Fuel | 1.350 |
| Tanker - Liquids or Compressed Gases | 1.350 |
| Towing and Recovery | 0.600 |
| Waste or Garbage | 1.300 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Territory Factor

| Territory | Radius | Collision | Comprehensive | Specified Causes of Loss |
|-----------|--------|---------------------------------|-------------------------------|-------------------------------|
| 101 | Local | 1.2524 | 1.0141 | 1.0141 |
| 102 | Local | 0.8952 | 1.0000 | 1.0000 |
| 103 | Local | 1.0286 | 1.0000 | 1.0000 |
| 104 | Local | 1.0571 | 1.0000 | 1.0000 |
| 105 | Local | 1.0000 | 1.0000 | 1.0000 |
| 106 | Local | 0.9143 | 1.0141 | 1.0141 |
| 107 | Local | 1.2381 | 1.0423 | 1.0423 |
| 108 | Local | 0.9810 | 1.2535 | 1.2535 |
| 109 | Local | 0.9857 | 1.0000 | 1.0000 |
| 110 | Local | 1.3143 | 1.3521 | 1.3521 |
| 111 | Local | 1.0300 | 1.3010 | 1.3010 |
| 112 | Local | 0.8143 | 1.0704 | 1.0704 |
| 113 | Local | 0.9143 | 1.0000 | 1.0000 |
| 114 | Local | 0.8429 | 1.1972 | 1.1972 |
| 115 | Local | 0.9810 | 1.0704 | 1.0704 |
| 116 | Local | 1.0667 | 1.2394 | 1.2394 |
| 117 | Local | 0.9143 | 1.0423 | 1.0423 |
| 120 | Local | 1.0381 | 1.1690 | 1.1690 |
| 121 | Local | 1.2429 | 1.0141 | 1.0141 |
| 122 | Local | 1.1095 | 1.3521 | 1.3521 |
| 123 | Local | 1.0952 | 0.9437 | 0.9437 |
| 124 | Local | 1.2857 | 1.3521 | 1.3521 |
| 125 | Local | 1.0857 | 0.8873 | 0.8873 |
| 126 | Local | 1.2524 | 0.8169 | 0.8169 |
| 127 | Local | 1.1095 | 0.8592 | 0.8592 |
| 128 | Local | 0.9095 | 0.9014 | 0.9014 |
| 129 | Local | 1.1238 | 0.9155 | 0.9155 |
| 130 | Local | 1.0857 | 0.7465 | 0.7465 |
| 131 | Local | 0.9095 <u>9900</u> | 1.3662 | 1.3662 |
| 132 | Local | 0.9429 <u>1.0100</u> | 1.0563 <u>1000</u> | 1.0563 <u>1000</u> |
| 133 | Local | 1.1143 <u>1600</u> | 1.0563 | 1.0563 |
| 134 | Local | 1.2286 <u>2600</u> | 1.4507 | 1.4507 |
| 135 | Local | 1.1000 | 1.0704 | 1.0704 |
| 136 | Local | 1.1143 | 0.9437 | 0.9437 |
| 137 | Local | 1.2714 <u>3200</u> | 1.0423 | 1.0423 |
| 138 | Local | 1.0571 <u>1700</u> | 1.2113 <u>2500</u> | 1.2113 <u>2500</u> |
| 139 | Local | 1.0429 | 0.8169 | 0.8169 |
| 140 | Local | 1.1714 | 0.8169 | 0.8169 |
| 141 | Local | 0.7381 | 1.0141 | 1.0141 |
| 142 | Local | 0.9857 | 0.9014 | 0.9014 |
| 151 | Local | 1.2810 | 0.9014 | 0.9014 |
| 153 | Local | 0.9524 | 0.7042 | 0.7042 |
| 155 | Local | 0.8714 | 0.8592 | 0.8592 |

L-Original Equipment Manufacturer Parts

Multiply the Physical Damage coverage below by the following factors and add this premium to the other coverages. Factor only applies to Power Units and Public Autos.

| <u>Coverage Type</u> | <u>Factor</u> |
|---------------------------------|----------------------|
| <u>Collision</u> | <u>0.05</u> |
| <u>Comprehensive</u> | <u>0.05</u> |
| <u>Specified Causes of Loss</u> | <u>0.05</u> |

M-Commercial Auto Glass Coverage

Multiply the Physical Damage Comprehensive coverage by the below factors and add this premium to the other coverages. Factor only applies to Power Units and Public Autos.

Factor: 1.20

P – Additional Insured

If the company issues a certificate that will obligate us to provide Additional Insured status, apply a fully-earned charge of \$100 per interest for policies with 1-10 power units, and \$250 per interest with policies with over 10 power units, with a maximum of 10 charges per policy.

This rate is not applicable to our IA 101 09 06 Additional Insured and Waiver of Subrogation Endorsement.

Q – Waiver of Subrogation

If the company issues a Waiver of Subrogation endorsement, apply a fully-earned charge of \$100 per interest for policies with 1-10 power units, and \$250 per interest with policies with over 10 power units, with a maximum of 10 charges per policy.

This rate is not applicable to our IA 101 09 06 Additional Insured and Waiver of Subrogation Endorsement.

P. Primary and Noncontributory – Other Insurance Condition

If the company issues a Primary and Noncontributory endorsement, apply a fully-earned charge of \$150 per interest, with a maximum of 10 charges per policy.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Non-Fleet

Size of Risk Eligibility

Any risk that has 4 or fewer automobile exposures shall be eligible for the application of the experience rating modification provisions of this plan.

Auto Liability Experience Rating Steps

Calculate formula below:

$$\text{Experience Mod} = \left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Formula Definitions

Historical Frequency = Weighted Prior Claim Count / Weighted Prior Power Unit Count

Weighted Prior Claim Count = 1.3 x (current partial year Claim Count) + 1.3 x (1st prior year Claim Count) + 1 x (2nd prior year Claim Count) + 0.7 x (3rd prior year Claim Count)

Weighted Prior Power Unit Count = 1.3 x (current partial year Power Unit Count) + 1.3 x (1st prior year Power Unit Count) + 1 x (2nd prior year Power Unit Count) + 0.7 x (3rd prior year Power Unit Count)

Current partial year claim count is the count of claims from the current incomplete policy period.

Prior year claim count is the count of claims from the completed policy terms from prior years. Up to 3 completed policy terms will be used.

Example 1: A policy with an effective date of 1/1/2016, for which a quote is released to the customer on 10/1/2015 will count the claims from the following time period:

Current partial year claim count: 1/1/2015 to 9/30/2015
1st prior year claim count: 1/1/2014 to 12/31/2014
2nd prior year claim count: 1/1/2013 to 12/31/2013
3rd prior year claim count: 1/1/2012 to 12/31/2012

Expected Radius Frequency = 0.~~46~~10 for Local and Mix and 0.~~23~~17 for Unlimited.

Cap the result of the above calculation so that the Experience Mod factor will not be less than the minimum value in the table below:

| # Power Units | Minimum Mod |
|---------------|-------------|
| 1 | -0.05 |
| 2 | -0.05 |
| 3 | -0.08 |
| 4 | -0.10 |

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

DETERMINE THE FREQUENCY MODIFICATION

Calculate the Frequency Mod with the following formula:

$$\left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Refer to page ER-2 for formula definitions.

Cap the above calculation so that the Frequency Mod will not be less than ~~-0.50~~ the following table:

| <u># Power Units</u> | <u>Minimum Mod</u> | <u># Power Units</u> | <u>Minimum Mod</u> | <u># Power Units</u> | <u>Minimum Mod</u> |
|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|
| <u>5-10</u> | <u>-0.10</u> | <u>30-34</u> | <u>-0.30</u> | <u>50+</u> | <u>-0.50</u> |
| <u>11-19</u> | <u>-0.15</u> | <u>35-39</u> | <u>-0.35</u> | | |
| <u>20-24</u> | <u>-0.20</u> | <u>40-44</u> | <u>-0.40</u> | | |
| <u>25-29</u> | <u>-0.25</u> | <u>45-49</u> | <u>-0.45</u> | | |

Determine the Frequency Credibility factor from the tables beginning on page ER-20, based on the number of units.

DETERMINE THE LOSS RATIO MODIFICATION

1. Determine the Actual Experience Ratio (AER) by dividing the **basic limits losses subject to experience modification** by the **subject loss cost**.
2. Determine the Expected Experience Ratio (EER) from the tables beginning on page ER-10, based on the **subject loss cost**.
3. Determine the Loss Credibility factor from the tables beginning on page ER-10, based on the **subject loss cost**.
4. Calculate the Loss Ratio Modification as follows:

$$\frac{\text{AER} - \text{EER}}{\text{EER}} \times \text{LOSSCREDIBILITY} = \text{LOSS RATIO MODIFICATION}$$

CALCULATING THE FINAL EXPERIENCE MODIFICATION

$$\frac{(\text{LOSS RATIO MODIFICATION} \times \text{LOSS CREDIBILITY}) + (1 - \text{LOSS CREDIBILITY}) \times \text{FREQUENCY MODIFICATION}}{\text{FINAL EXPERIENCE MODIFICATION}}$$

If the experience modification is negative, it is a credit; if positive, it is a debit. Round the final answer to two decimal points.

Special Provisions for Deductible Coverage

Adjustment of experience

Full coverage experience for operations which are to be written on a deductible basis shall be adjusted to the deductible basis and, vice versa, any deductible experience for operations which are to be written on a full coverage basis shall be built up to a full coverage basis before using in the rating calculation.

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

FREQUENCY CREDIBILITY TABLE

| Number of Power Units | Credibility | Number of Power Units | Credibility |
|-----------------------|--------------------|-----------------------|-------------|
| 1 | 0.20 11 | 51 | 0.75 |
| 2 | 0.24 15 | 52 | 0.73 |
| 3 | 0.22 18 | 53 | 0.77 |
| 4 | 0.23 21 | 54 | 0.77 |
| 5 | 0.24 | 55 | 0.78 |
| 6 | 0.26 | 56 | 0.79 |
| 7 | 0.28 | 57 | 0.80 |
| 8 | 0.30 | 58 | 0.80 |
| 9 | 0.32 | 59 | 0.81 |
| 10 | 0.33 | 60 | 0.82 |
| 11 | 0.35 | 61 | 0.82 |
| 12 | 0.37 | 62 | 0.83 |
| 13 | 0.38 | 63 | 0.84 |
| 14 | 0.39 | 64 | 0.84 |
| 15 | 0.41 | 65 | 0.85 |
| 16 | 0.42 | 66 | 0.86 |
| 17 | 0.43 | 67 | 0.86 |
| 18 | 0.45 | 68 | 0.87 |
| 19 | 0.46 | 69 | 0.88 |
| 20 | 0.47 | 70 | 0.88 |
| 21 | 0.48 | 71 | 0.89 |
| 22 | 0.49 | 72 | 0.89 |
| 23 | 0.51 | 73 | 0.90 |
| 24 | 0.52 | 74 | 0.91 |
| 25 | 0.53 | 75 | 0.91 |
| 26 | 0.54 | 76 | 0.92 |
| 27 | 0.55 | 77 | 0.92 |
| 28 | 0.56 | 78 | 0.93 |
| 29 | 0.57 | 79 | 0.94 |
| 30 | 0.58 | 80 | 0.94 |
| 31 | 0.59 | 81 | 0.95 |
| 32 | 0.60 | 82 | 0.95 |
| 33 | 0.61 | 83 | 0.96 |
| 34 | 0.61 | 84 | 0.97 |
| 35 | 0.62 | 85 | 0.97 |
| 36 | 0.63 | 86 | 0.98 |
| 37 | 0.64 | 87 | 0.98 |
| 38 | 0.65 | 88 | 0.99 |
| 39 | 0.66 | 89 | 0.99 |
| 40 | 0.67 | 90+ | 1.00 |
| 41 | 0.67 | | |
| 42 | 0.68 | | |
| 43 | 0.69 | | |
| 44 | 0.70 | | |
| 45 | 0.71 | | |
| 46 | 0.71 | | |
| 47 | 0.72 | | |
| 48 | 0.73 | | |
| 49 | 0.74 | | |
| 50 | 0.75 | | |

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Commercial Auto Liability and Physical Damage Rates and Rules

1.15 Original Equipment Manufacturer Parts Coverage

With respect to a covered “auto” we will pay to replace any damaged crash parts or mechanical non-body related parts which cannot be repaired, with a part manufactured or licensed by the original equipment manufacturer, without a deduction.

See rate section for rates.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

1.16 Commercial Auto Glass Coverage

We will pay Comprehensive Coverage for the cost of repairing or replacing damaged safety glass on your covered “autos” without applying a deductible.

See rate section for rates.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

VI. Physical Damage Rating Algorithm

Per Unit

Physical Damage – collision, comprehensive and specified causes of loss

$$([\text{StatedValue}] * [\text{BaseRate}] * [\text{RadiusFactor}] * [\text{VehicleTypeFactor}] * [\text{RatingClassFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{TerritoryFactor}] * [\text{MarketTierFactor}] * [\text{Risk Tier Factor}] * [\text{AverageDriverFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{NrPowerUnitsFactor}] * [\text{ZoneFactor}] * [\text{CommodityFactor}]) + [\text{VehicleUnitCharge}]$$

The product of Market Tier Factor and Risk Tier Factor will be limited between 0.58 and 1.80.

Non-Owned Trailer – collision, comprehensive, and specified causes of loss

$$[\text{BasePremium}] * [\text{VehicleTypeFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{Number of Non-Owned Trailers}]$$

Trailer Interchange – collision, comprehensive, and specified causes of loss

$$[\text{BasePremium}] * [\text{VehicleTypeFactor}] * [\text{DeductibleFactor}] * [\text{TimeInBusinessFactor}] * [\text{PhysicalDamageStatedValueFactor}] * [\text{Number of Trailers Subject to a Trailer Interchange Agreement}]$$

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

VII - Rate Pages

A- Liability Base Premiums

Truck, Tractor, Mobile Equipment, Non-Trucking, Trailers

Base Premium

| | |
|--------------|-------------|
| Local Radius | 0-300 miles |
| BI Liability | 3,229 |
| PD Liability | 1,076 |

| | |
|------------------|----------------|
| Unlimited Radius | over 300 miles |
| BI Liability | 3,834 |
| PD Liability | 1,277 |

Public Auto

Base Premium

| | |
|--------------|-------------|
| Local Radius | 0-300 miles |
| BI Liability | 1,440 |
| PD Liability | 479 |

| | |
|------------------|----------------|
| Unlimited Radius | over 300 miles |
| BI Liability | 1,799 |
| PD Liability | 600 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

A – Driver to Vehicle Ratio

For risks with 10 or fewer power units, divide the number of drivers on the policy by the number of power units. This value is the policy's Driver to Vehicle Ratio. Select the appropriate factor based on this value from the table below.

| Driver to Vehicle Ratio Assignment | Factor |
|---|---------------|
| <= 1.0 | 1.00 |
| > 1.0 & <= 1.5 | 1.00 |
| > 1.5 | 1.00 |

This factor does not apply to non-trucking and public auto rating class risks.

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B – Physical Damage Base Premiums

**Trucks, Tractors, Trailers, Mobile Equipment, & Non-Trucking
Base Premiums**

| | |
|------------------------|-------|
| Collision | 1,939 |
| Comprehensive | 534 |
| Special Causes of Loss | 485 |

**Public Auto
Base Premiums**

| | |
|------------------------|-----|
| Collision | 561 |
| Comprehensive | 223 |
| Special Causes of Loss | 212 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Rating Class Factor

Truck, Tractor, Trailer

| Rating Class | Factor |
|--------------------------------------|--------|
| Auto or Boat Hauling | 1.000 |
| Container/Intermodal Hauling | 1.000 |
| Contractors | 0.600 |
| Courier-Specialized Delivery | 1.320 |
| Driveaway | 1.000 |
| Dry Bulk, Hopper or Farm Products | 0.750 |
| Dry Van or Box - Double Trailer | 1.000 |
| Dry Van or Box - Single Trailer | 1.000 |
| Dumping | 1.230 |
| Dumping - Coal | 1.230 |
| Flatbed | 1.000 |
| Livestock | 1.000 |
| Log or Pulp Hauling | 1.280 |
| Mobile Home Hauling | 1.000 |
| Non-trucking | 1.000 |
| Other Commercial Use - truck | 1.000 |
| PPT - corp owned | 0.350 |
| Refrigerated Goods | 1.150 |
| Service use truck | 0.350 |
| Special Type Operations | 1.000 |
| Tanker - Fuel | 1.350 |
| Tanker - Liquids or Compressed Gases | 1.350 |
| Towing and Recovery | 0.600 |
| Waste or Garbage | 1.300 |

Canal Insurance Company – California
Commercial Auto Liability and Physical Damage Rates and Rules

B - Physical Damage Territory Factor

| Territory | Radius | Collision | Comprehensive | Specified Causes of Loss |
|------------------|---------------|------------------|----------------------|---------------------------------|
| 101 | Local | 1.2524 | 1.0141 | 1.0141 |
| 102 | Local | 0.8952 | 1.0000 | 1.0000 |
| 103 | Local | 1.0286 | 1.0000 | 1.0000 |
| 104 | Local | 1.0571 | 1.0000 | 1.0000 |
| 105 | Local | 1.0000 | 1.0000 | 1.0000 |
| 106 | Local | 0.9143 | 1.0141 | 1.0141 |
| 107 | Local | 1.2381 | 1.0423 | 1.0423 |
| 108 | Local | 0.9810 | 1.2535 | 1.2535 |
| 109 | Local | 0.9857 | 1.0000 | 1.0000 |
| 110 | Local | 1.3143 | 1.3521 | 1.3521 |
| 111 | Local | 1.0300 | 1.3010 | 1.3010 |
| 112 | Local | 0.8143 | 1.0704 | 1.0704 |
| 113 | Local | 0.9143 | 1.0000 | 1.0000 |
| 114 | Local | 0.8429 | 1.1972 | 1.1972 |
| 115 | Local | 0.9810 | 1.0704 | 1.0704 |
| 116 | Local | 1.0667 | 1.2394 | 1.2394 |
| 117 | Local | 0.9143 | 1.0423 | 1.0423 |
| 120 | Local | 1.0381 | 1.1690 | 1.1690 |
| 121 | Local | 1.2429 | 1.0141 | 1.0141 |
| 122 | Local | 1.1095 | 1.3521 | 1.3521 |
| 123 | Local | 1.0952 | 0.9437 | 0.9437 |
| 124 | Local | 1.2857 | 1.3521 | 1.3521 |
| 125 | Local | 1.0857 | 0.8873 | 0.8873 |
| 126 | Local | 1.2524 | 0.8169 | 0.8169 |
| 127 | Local | 1.1095 | 0.8592 | 0.8592 |
| 128 | Local | 0.9095 | 0.9014 | 0.9014 |
| 129 | Local | 1.1238 | 0.9155 | 0.9155 |
| 130 | Local | 1.0857 | 0.7465 | 0.7465 |
| 131 | Local | 0.9900 | 1.3662 | 1.3662 |
| 132 | Local | 1.0100 | 1.1000 | 1.1000 |
| 133 | Local | 1.1600 | 1.0563 | 1.0563 |
| 134 | Local | 1.2600 | 1.4507 | 1.4507 |
| 135 | Local | 1.1000 | 1.0704 | 1.0704 |
| 136 | Local | 1.1143 | 0.9437 | 0.9437 |
| 137 | Local | 1.3200 | 1.0423 | 1.0423 |
| 138 | Local | 1.1700 | 1.2500 | 1.2500 |
| 139 | Local | 1.0429 | 0.8169 | 0.8169 |
| 140 | Local | 1.1714 | 0.8169 | 0.8169 |
| 141 | Local | 0.7381 | 1.0141 | 1.0141 |
| 142 | Local | 0.9857 | 0.9014 | 0.9014 |
| 151 | Local | 1.2810 | 0.9014 | 0.9014 |
| 153 | Local | 0.9524 | 0.7042 | 0.7042 |
| 155 | Local | 0.8714 | 0.8592 | 0.8592 |

L-Original Equipment Manufacturer Parts

Multiply the Physical Damage coverage below by the following factors and add this premium to the other coverages. Factor only applies to Power Units and Public Autos.

| Coverage Type | Factor |
|--------------------------|---------------|
| Collision | 0.05 |
| Comprehensive | 0.05 |
| Specified Causes of Loss | 0.05 |

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

M-Commercial Auto Glass Coverage

Multiply the Physical Damage Comprehensive coverage by the below factors and add this premium to the other coverages. Factor only applies to Power Units and Public Autos.

Factor: 1.20

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

N – Additional Insured

If the company issues a certificate that will obligate us to provide Additional Insured status, apply a fully-earned charge of \$100 per interest for policies with 1-10 power units, and \$250 per interest with policies with over 10 power units, with a maximum of 10 charges per policy.

This rate is not applicable to our IA 101 09 06 Additional Insured and Waiver of Subrogation Endorsement.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

O – Waiver of Subrogation

If the company issues a Waiver of Subrogation endorsement, apply a fully-earned charge of \$100 per interest for policies with 1-10 power units, and \$250 per interest with policies with over 10 power units, with a maximum of 10 charges per policy.

This rate is not applicable to our IA 101 09 06 Additional Insured and Waiver of Subrogation Endorsement.

P. Primary and Noncontributory – Other Insurance Condition

If the company issues a Primary and Noncontributory endorsement, apply a fully-earned charge of \$150 per interest, with a maximum of 10 charges per policy.

Canal Insurance Company – California

Commercial Auto Liability and Physical Damage Rates and Rules

B - Non-Fleet

Size of Risk Eligibility

Any risk that has 4 or fewer automobile exposures shall be eligible for the application of the experience rating modification provisions of this plan.

Auto Liability Experience Rating Steps

Calculate formula below:

$$\text{Experience Mod} = \left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Formula Definitions

Historical Frequency = Weighted Prior Claim Count / Weighted Prior Power Unit Count

Weighted Prior Claim Count = 1.3 x (current partial year Claim Count) + 1.3 x (1st prior year Claim Count) + 1 x (2nd prior year Claim Count) + 0.7 x (3rd prior year Claim Count)

Weighted Prior Power Unit Count = 1.3 x (current partial year Power Unit Count) + 1.3 x (1st prior year Power Unit Count) + 1 x (2nd prior year Power Unit Count) + 0.7 x (3rd prior year Power Unit Count)

Current partial year claim count is the count of claims from the current incomplete policy period.

Prior year claim count is the count of claims from the completed policy terms from prior years. Up to 3 completed policy terms will be used.

Example 1: A policy with an effective date of 1/1/2016, for which a quote is released to the customer on 10/1/2015 will count the claims from the following time period:

Current partial year claim count: 1/1/2015 to 9/30/2015
1st prior year claim count: 1/1/2014 to 12/31/2014
2nd prior year claim count: 1/1/2013 to 12/31/2013
3rd prior year claim count: 1/1/2012 to 12/31/2012

Expected Radius Frequency = 0.10 for Local and Mix and 0.17 for Unlimited.

Cap the result of the above calculation so that the Experience Mod factor will not be less than the minimum value in the table below:

| # Power Units | Minimum Mod |
|---------------|-------------|
| 1 | -0.05 |
| 2 | -0.05 |
| 3 | -0.08 |
| 4 | -0.10 |

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

DETERMINE THE FREQUENCY MODIFICATION

Calculate the Frequency Mod with the following formula:

$$\left(\frac{\text{Historical Frequency} - \text{Expected Radius Frequency}}{\text{Expected Radius Frequency}} \right) \times \text{Frequency Credibility}$$

Refer to page ER-2 for formula definitions.

Cap the above calculation so that the Frequency Mod will not be less than the following table:

| # Power Units | Minimum Mod | # Power Units | Minimum Mod | # Power Units | Minimum Mod |
|---------------|-------------|---------------|-------------|---------------|-------------|
| 5-10 | -0.10 | 30-34 | -0.30 | 50+ | -0.50 |
| 11-19 | -0.15 | 35-39 | -0.35 | | |
| 20-24 | -0.20 | 40-44 | -0.40 | | |
| 25-29 | -0.25 | 45-49 | -0.45 | | |

Determine the Frequency Credibility factor from the tables beginning on page ER-20, based on the number of units.

DETERMINE THE LOSS RATIO MODIFICATION

1. Determine the Actual Experience Ratio (AER) by dividing the **basic limits losses subject to experience modification** by the **subject loss cost**.
2. Determine the Expected Experience Ratio (EER) from the tables beginning on page ER-10, based on the **subject loss cost**.
3. Determine the Loss Credibility factor from the tables beginning on page ER-10, based on the **subject loss cost**.
4. Calculate the Loss Ratio Modification as follows:

$$\frac{\text{AER} - \text{EER}}{\text{EER}} \times \text{LOSSCREDIBILITY} = \text{LOSS RATIO MODIFICATION}$$

CALCULATING THE FINAL EXPERIENCE MODIFICATION

$$\frac{(\text{LOSS RATIO MODIFICATION} \times \text{LOSS CREDIBILITY}) + (1 - \text{LOSS CREDIBILITY}) \times \text{FREQUENCY MODIFICATION}}{\text{FINAL EXPERIENCE MODIFICATION}}$$

If the experience modification is negative, it is a credit; if positive, it is a debit. Round the final answer to two decimal points.

Special Provisions for Deductible Coverage

Adjustment of experience

Full coverage experience for operations which are to be written on a deductible basis shall be adjusted to the deductible basis and, vice versa, any deductible experience for operations which are to be written on a full coverage basis shall be built up to a full coverage basis before using in the rating calculation.

Canal Insurance Company – California
 Commercial Auto Liability and Physical Damage Rates and Rules

FREQUENCY CREDIBILITY TABLE

| Number of Power Units | Credibility | Number of Power Units | Credibility |
|-----------------------|-------------|-----------------------|-------------|
| 1 | 0.11 | 51 | 0.75 |
| 2 | 0.15 | 52 | 0.73 |
| 3 | 0.18 | 53 | 0.77 |
| 4 | 0.21 | 54 | 0.77 |
| 5 | 0.24 | 55 | 0.78 |
| 6 | 0.26 | 56 | 0.79 |
| 7 | 0.28 | 57 | 0.80 |
| 8 | 0.30 | 58 | 0.80 |
| 9 | 0.32 | 59 | 0.81 |
| 10 | 0.33 | 60 | 0.82 |
| 11 | 0.35 | 61 | 0.82 |
| 12 | 0.37 | 62 | 0.83 |
| 13 | 0.38 | 63 | 0.84 |
| 14 | 0.39 | 64 | 0.84 |
| 15 | 0.41 | 65 | 0.85 |
| 16 | 0.42 | 66 | 0.86 |
| 17 | 0.43 | 67 | 0.86 |
| 18 | 0.45 | 68 | 0.87 |
| 19 | 0.46 | 69 | 0.88 |
| 20 | 0.47 | 70 | 0.88 |
| 21 | 0.48 | 71 | 0.89 |
| 22 | 0.49 | 72 | 0.89 |
| 23 | 0.51 | 73 | 0.90 |
| 24 | 0.52 | 74 | 0.91 |
| 25 | 0.53 | 75 | 0.91 |
| 26 | 0.54 | 76 | 0.92 |
| 27 | 0.55 | 77 | 0.92 |
| 28 | 0.56 | 78 | 0.93 |
| 29 | 0.57 | 79 | 0.94 |
| 30 | 0.58 | 80 | 0.94 |
| 31 | 0.59 | 81 | 0.95 |
| 32 | 0.60 | 82 | 0.95 |
| 33 | 0.61 | 83 | 0.96 |
| 34 | 0.61 | 84 | 0.97 |
| 35 | 0.62 | 85 | 0.97 |
| 36 | 0.63 | 86 | 0.98 |
| 37 | 0.64 | 87 | 0.98 |
| 38 | 0.65 | 88 | 0.99 |
| 39 | 0.66 | 89 | 0.99 |
| 40 | 0.67 | 90+ | 1.00 |
| 41 | 0.67 | | |
| 42 | 0.68 | | |
| 43 | 0.69 | | |
| 44 | 0.70 | | |
| 45 | 0.71 | | |
| 46 | 0.71 | | |
| 47 | 0.72 | | |
| 48 | 0.73 | | |
| 49 | 0.74 | | |
| 50 | 0.75 | | |

State: California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

Supporting Document Schedules

| | |
|--------------------------|---|
| Satisfied - Item: | New Prior Approval Rate Application |
| Comments: | Please see revised PriorAppRateAPL, PriorAppRateTI and StdExhTI, and Exhibits for California filing. We've also included an Exhibit titled "Data Discrepancy Detail" to explain difference in values amongst the template and the Standard Exhibits. |
| Attachment(s): | StdExhTI_Ed10-24-2016 - revised - 9-12-19.pdf StdExhTI_Ed10-24-2016 - revised.xlsm Exhibits for California Filing 9-12-19.xlsx PriorAppRateAPL_Ed10-24-2016 - revised - 9-12-19.pdf PriorAppRateAPL_Ed10-24-2016 - revised - 9-12-19.xlsm PriorAppRateTI_Ed12-12-2018 - revised - 9-12-19.pdf PriorAppRateTI_Ed12-12-2018 - revised - 9-12-19.xlsm Exhibits for California Filing - 9-12-19.pdf Data Discrepancy Detail.pdf |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|---------------------------------------|
| Satisfied - Item: | Explanatory Memo |
| Comments: | Please see attached explanatory memo. |
| Attachment(s): | CA_Explanatory Memo 9-12-19.pdf |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|--|
| Satisfied - Item: | Underwriting Guidelines |
| Comments: | Attached Underwriting Guidelines applies to 1-10 units. No other Underwriting guidelines exist at this time. |
| Attachment(s): | California UW Guidelines.pdf |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|--|
| Satisfied - Item: | Objection Response Part 1 |
| Comments: | Please see response to Objection Part 1. |
| Attachment(s): | Objection Response Part 1.pdf StdExhTI_Ed10-24-2016 - revised.xlsm StdExhTI_Ed10-24-2016 PDF - revised.pdf |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|--|
| Satisfied - Item: | Objection Response Part 2 |
| Comments: | Please see response to Objection Part 2. |

State: California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

| | |
|-----------------------|--|
| Attachment(s): | Objection Response Part 2.pdf PriorAppRateAPL_Ed10-24-2016 - revised.xlsm PriorAppRateAPL_Ed10-24-2016 PDF - revised.pdf |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|--|
| Satisfied - Item: | Objection Response Part 3 |
| Comments: | Please see response to Objection Part 3. |
| Attachment(s): | Objection Response Part 3.pdf |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|---|
| Satisfied - Item: | Revised - Rate Template |
| Comments: | Revised- Rate Template to support objection received on 6-25-19. |
| Attachment(s): | PriorAppRateTI_Ed12-12-2018 - revised.pdf PriorAppRateTI_Ed12-12-2018 - revised.xlsm |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|---|
| Satisfied - Item: | Objection Response for 6-25-19 |
| Comments: | Objection responses for objections received on 6-25-19. |
| Attachment(s): | Objection Response.pdf |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|---|
| Satisfied - Item: | Revised - Rate Application |
| Comments: | Revised Rate Application for the amended sent on July 15th. |
| Attachment(s): | PriorAppRateAPL_Ed10-24-2016 - revised.xlsm PriorAppRateAPL_Ed10-24-2016 - revised.pdf |
| Item Status: | |
| Status Date: | |

Canal Insurance Company Commercial Auto Liability

Premium Trend

*California Company-Specific Premium Trend Data
Commercial Auto-Liability*

| Calendar YYYYQ | Quarterly Data | | | | Rolling 4-Quarter Data | | | |
|-------------------|------------------|----------------|----------------------------|--|------------------------|----------------|----------------------------|--|
| | Earned Exposures | Earned Premium | On-Level Earned Premium | On-Level Earned Premium per Exposure | Earned Exposures | Earned Premium | On-Level Earned Premium | On-Level Earned Premium per Exposure |
| 20114 | | | | #DIV/0! | | | | |
| 20121 | | | | #DIV/0! | | | | |
| 20122 | | | | #DIV/0! | | | | |
| 20123 | | | | #DIV/0! | | | | |
| 20124 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20131 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20132 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20133 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20134 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20141 | 2 | 645,714 | 654,960 | 321,059 | 2 | 645,714 | 654,960 | 321,059 |
| 20142 | 4 | 452,239 | 457,108 | 120,955 | 6 | 1,097,954 | 1,112,068 | 191,104 |
| 20143 | 20 | 446,652 | 458,260 | 22,874 | 26 | 1,544,605 | 1,570,328 | 60,740 |
| 20144 | 39 | 316,448 | 331,515 | 8,396 | 65 | 1,861,054 | 1,901,843 | 29,107 |
| 20151 | 66 | 484,634 | 434,720 | 6,602 | 129 | 1,699,973 | 1,681,603 | 13,021 |
| 20152 | 133 | 1,046,088 | 934,602 | 7,049 | 258 | 2,293,822 | 2,159,097 | 8,370 |
| 20153 | 194 | 1,570,290 | 1,456,877 | 7,504 | 432 | 3,417,461 | 3,157,714 | 7,308 |
| 20154 | 224 | 1,786,924 | 1,694,544 | 7,578 | 616 | 4,887,936 | 4,520,743 | 7,337 |
| 20161 | 246 | 1,933,558 | 1,893,073 | 7,704 | 796 | 6,336,861 | 5,979,096 | 7,511 |
| 20162 | 290 | 2,245,069 | 2,247,281 | 7,745 | 954 | 7,535,841 | 7,291,775 | 7,646 |
| 20163 | 375 | 2,797,330 | 2,805,563 | 7,479 | 1,135 | 8,762,881 | 8,640,461 | 7,615 |
| 20164 | 442 | 3,049,689 | 3,110,617 | 7,045 | 1,353 | 10,025,645 | 10,056,534 | 7,435 |
| 20171 | 450 | 3,111,693 | 3,205,626 | 7,123 | 1,557 | 11,203,780 | 11,369,087 | 7,303 |
| 20172 | 473 | 3,247,779 | 3,450,563 | 7,299 | 1,739 | 12,206,490 | 12,572,369 | 7,228 |
| 20173 | 499 | 3,512,487 | 3,687,362 | 7,393 | 1,863 | 12,921,647 | 13,454,168 | 7,222 |
| 20174 | 433 | 3,301,502 | 3,497,067 | 8,074 | 1,855 | 13,173,460 | 13,840,618 | 7,463 |
| 20181 | 433 | 3,332,520 | 3,459,285 | 7,992 | 1,838 | 13,394,287 | 14,094,277 | 7,670 |
| 20182 | 422 | 3,363,847 | 3,545,408 | 8,411 | 1,786 | 13,510,356 | 14,189,122 | 7,943 |

Selected: 12 pt Trend
1.1%

Trend Period (Years) for Most Recent Year in Experience Period: 2.503
(Justify in Filing Memorandum)

| Rolling 4-Qtr | Annual Trend |
|---------------|--------------|
| 8 pt | 2.5% |
| 12 pt | 1.1% |
| 16 pt | -27.8% |
| 20 pt | #NUM! |
| 24 pt | #NUM! |

Trend Factors:

| | |
|----------------------------|--------------|
| 6 th Prior Year | 1.089 |
| 5 th Prior Year | 1.077 |
| 4 th Prior Year | 1.064 |
| 3 rd Prior Year | 1.052 |
| 2 nd Prior Year | 1.041 |
| Most Recent Year | 1.029 |

Canal Insurance Company Commercial Auto Physical Damage

Premium Trend

*California Company-Specific Premium Trend Data
Commerical Auto - Physical Damage*

| Calendar YYYYQ | Quarterly Data | | | | Rolling 4-Quarter Data | | | |
|-------------------|------------------|----------------|----------------------------|--|------------------------|----------------|----------------------------|--|
| | Earned Exposures | Earned Premium | On-Level Earned Premium | On-Level Earned Premium per Exposure | Earned Exposures | Earned Premium | On-Level Earned Premium | On-Level Earned Premium per Exposure |
| 20114 | | | | #DIV/0! | | | | |
| 20121 | | | | #DIV/0! | | | | |
| 20122 | | | | #DIV/0! | | | | |
| 20123 | | | | #DIV/0! | | | | |
| 20124 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20131 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20132 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20133 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20134 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20141 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20142 | 55,623 | 3,957 | 2,668 | 0 | 55,623 | 3,957 | 2,668 | 0 |
| 20143 | 63,593 | 4,524 | 3,051 | 0 | 119,216 | 8,481 | 5,719 | 0 |
| 20144 | 229,832 | 10,824 | 13,222 | 0 | 349,048 | 19,305 | 18,941 | 0 |
| 20151 | 1,923,418 | 72,026 | 100,022 | 0 | 2,272,467 | 91,331 | 118,964 | 0 |
| 20152 | 6,269,919 | 213,929 | 274,509 | 0 | 8,486,763 | 301,303 | 390,804 | 0 |
| 20153 | 10,120,418 | 328,643 | 420,029 | 0 | 18,543,588 | 625,422 | 807,782 | 0 |
| 20154 | 13,761,661 | 452,776 | 588,526 | 0 | 32,075,416 | 1,067,374 | 1,383,086 | 0 |
| 20161 | 15,883,934 | 483,910 | 631,349 | 0 | 46,035,932 | 1,479,258 | 1,914,412 | 0 |
| 20162 | 19,393,528 | 612,533 | 798,693 | 0 | 59,159,541 | 1,877,861 | 2,438,597 | 0 |
| 20163 | 21,865,150 | 696,923 | 897,661 | 0 | 70,904,273 | 2,246,142 | 2,916,229 | 0 |
| 20164 | 23,307,077 | 756,913 | 958,805 | 0 | 80,449,689 | 2,550,279 | 3,286,508 | 0 |
| 20171 | 21,654,070 | 714,049 | 888,538 | 0 | 86,219,825 | 2,780,418 | 3,543,697 | 0 |
| 20172 | 21,541,411 | 721,196 | 876,951 | 0 | 88,367,708 | 2,889,081 | 3,621,954 | 0 |
| 20173 | 20,707,871 | 750,400 | 900,365 | 0 | 87,210,429 | 2,942,559 | 3,624,659 | 0 |
| 20174 | 18,176,244 | 706,546 | 848,233 | 0 | 82,079,596 | 2,892,191 | 3,514,087 | 0 |
| 20181 | 18,289,503 | 688,308 | 806,118 | 0 | 78,715,029 | 2,866,451 | 3,431,667 | 0 |
| 20182 | 21,062,987 | 652,873 | 754,458 | 0 | 78,236,605 | 2,798,128 | 3,309,174 | 0 |

Selected: 12 pt Trend
0.0%

Trend Period (Years) for Most Recent Year in Experience Period: 2.503
(Justify in Filing Memorandum)

| Rolling 4-Qtr | Annual Trend |
|---------------|--------------|
| 8 pt | 3.2% |
| 12 pt | 0.0% |
| 16 pt | -4.9% |
| 20 pt | #NUM! |
| 24 pt | #NUM! |

Trend Factors:

| | |
|----------------------------|--------------|
| 6 th Prior Year | 1.002 |
| 5 th Prior Year | 1.001 |
| 4 th Prior Year | 1.001 |
| 3 rd Prior Year | 1.001 |
| 2 nd Prior Year | 1.001 |
| Most Recent Year | 1.001 |

**Canal Insurance Company
Commercial Auto Liability**

Loss & DCCE Development

Commercial Auto-Liability

Selected Ultimate Loss & DCCE:

| |
|----------|
| Incurred |
| NA |

Selected Ultimate DCCE (if applicable):

| Ultimate \$ | Fiscal Accident Year Ending | | | | | | | | | |
|--------------------------------|-----------------------------|-------------------|--------------------|-------------------|-------------------|--------------------|-------------------|-------------------|--------------------|--------------------|
| | 20092 | 20102 | 20112 | 20122 | 20132 | 20142 | 20152 | 20162 | 20172 | 20182 |
| Paid Loss Method | 120,628,700 | 98,171,538 | 127,077,881 | 94,105,530 | 95,535,867 | 105,565,617 | 85,780,582 | 89,113,635 | 109,661,059 | 132,136,318 |
| Incurred Loss Method | 121,058,065 | 98,522,319 | 129,041,338 | 93,141,146 | 94,971,711 | 103,905,836 | 83,417,859 | 87,421,300 | 117,546,391 | 135,096,072 |
| Selected | 121,058,065 | 98,522,319 | 129,041,338 | 93,141,146 | 94,971,711 | 103,905,836 | 83,417,859 | 87,421,300 | 117,546,391 | 135,096,072 |
| Dollar DCCE Method | | | | | | | | | | |
| Ratio DCCE Ratio Method | | | | | | | | | | |
| Selected | | | | | | | | | | |

| Selected LDFs | Fiscal Accident Year Ending | | | | | | | | | |
|---------------|-----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 20092 | 20102 | 20112 | 20122 | 20132 | 20142 | 20152 | 20162 | 20172 | 20182 |
| Loss | 1.000 | 1.001 | 1.002 | 1.006 | 1.012 | 1.027 | 1.053 | 1.123 | 1.212 | 1.646 |
| DCCE | 1.000 | 1.001 | 1.002 | 1.006 | 1.012 | 1.027 | 1.053 | 1.123 | 1.212 | 1.646 |

**Canal Insurance Company
Commercial Auto Liability**

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles
Commerical Auto-Liability

| Months of Development | | | | | | | | | | |
|-----------------------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Fiscal Accident Year Ending | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 25,871,479 | 50,456,486 | 80,076,003 | 96,546,152 | 106,265,791 | 112,358,483 | 116,980,586 | 119,523,886 | 120,557,459 | 120,628,700 |
| 20102 | 17,254,362 | 43,126,254 | 67,757,974 | 80,470,552 | 87,354,806 | 94,166,904 | 95,838,458 | 97,817,156 | 98,113,559 | |
| 20112 | 28,138,221 | 58,797,780 | 87,486,567 | 106,713,398 | 115,546,491 | 122,874,758 | 124,857,438 | 126,230,389 | | |
| 20122 | 20,903,584 | 43,301,682 | 57,938,873 | 74,870,141 | 85,251,462 | 89,597,459 | 91,874,052 | | | |
| 20132 | 19,981,534 | 48,594,306 | 69,362,102 | 80,749,479 | 88,564,181 | 91,500,721 | | | | |
| 20142 | 22,329,807 | 44,133,590 | 62,659,862 | 84,079,042 | 96,247,029 | | | | | |
| 20152 | 16,481,983 | 39,553,615 | 56,674,594 | 69,415,248 | | | | | | |
| 20162 | 14,647,579 | 35,347,881 | 58,090,616 | | | | | | | |
| 20172 | 19,937,555 | 47,959,457 | | | | | | | | |
| 20182 | 24,019,915 | | | | | | | | | |

| Age to Age Factors | | | | | | | | | | |
|-----------------------------|-------------|-------------|------------|------------|-------------|------------|------------|-------------|------------|-------------|
| Fiscal Accident Year Ending | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.950 | 1.587 | 1.206 | 1.101 | 1.057 | 1.041 | 1.022 | 1.009 | 1.001 | |
| 20102 | 2.499 | 1.571 | 1.188 | 1.086 | 1.078 | 1.018 | 1.021 | 1.003 | | |
| 20112 | 2.090 | 1.488 | 1.220 | 1.083 | 1.063 | 1.016 | 1.011 | | | |
| 20122 | 2.071 | 1.338 | 1.292 | 1.139 | 1.051 | 1.025 | | | | |
| 20132 | 2.432 | 1.427 | 1.164 | 1.097 | 1.033 | | | | | |
| 20142 | 1.976 | 1.420 | 1.342 | 1.145 | | | | | | |
| 20152 | 2.400 | 1.433 | 1.225 | | | | | | | |
| 20162 | 2.413 | 1.643 | | | | | | | | |
| 20172 | 2.405 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Wtd Avg | 2.406 | 1.491 | 1.241 | 1.127 | 1.050 | 1.019 | 1.017 | 1.006 | 1.001 | 1.000 |
| Selected | 2.406 | 1.491 | 1.241 | 1.127 | 1.050 | 1.019 | 1.017 | 1.006 | 1.001 | 1.000 |
| Age-Ult | 5.501 | 2.287 | 1.534 | 1.236 | 1.097 | 1.044 | 1.024 | 1.007 | 1.001 | 1.000 |
| Ultimate \$ | 132,136,318 | 109,661,059 | 89,113,635 | 85,780,582 | 105,565,617 | 95,535,867 | 94,105,530 | 127,077,881 | 98,171,538 | 120,628,700 |

**Canal Insurance Company
Commercial Auto Liability**

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

Commerical Auto-Liability

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 58,397,802 | 86,869,450 | 102,391,629 | 109,458,682 | 115,108,341 | 117,237,656 | 120,525,043 | 120,765,132 | 120,986,823 | 121,058,065 |
| 20102 | 52,638,513 | 74,543,857 | 83,332,152 | 89,233,440 | 92,689,437 | 96,477,107 | 97,639,945 | 98,391,425 | 98,464,339 | |
| 20112 | 68,217,542 | 93,814,283 | 109,612,426 | 121,476,219 | 124,520,331 | 127,679,368 | 128,453,723 | 128,792,266 | | |
| 20122 | 46,310,995 | 71,167,869 | 79,296,865 | 86,052,472 | 91,950,817 | 92,589,605 | 92,606,002 | | | |
| 20132 | 51,635,681 | 74,728,554 | 86,174,914 | 91,458,096 | 93,122,155 | 93,847,230 | | | | |
| 20142 | 56,409,863 | 78,575,845 | 90,601,266 | 101,735,739 | 101,197,167 | 0 | | | | |
| 20152 | 48,975,935 | 73,564,995 | 78,481,957 | 79,249,922 | | | | | | |
| 20162 | 57,092,846 | 76,729,953 | 77,814,368 | | | | | | | |
| 20172 | 76,010,268 | 96,989,642 | | | | | | | | |
| 20182 | 82,077,043 | | | | | | | | | |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|-------------|------------|------------|-------------|------------|------------|-------------|------------|-------------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.488 | 1.179 | 1.069 | 1.052 | 1.018 | 1.028 | 1.002 | 1.002 | 1.001 | |
| 20102 | 1.416 | 1.118 | 1.071 | 1.039 | 1.041 | 1.012 | 1.008 | 1.001 | | |
| 20112 | 1.375 | 1.168 | 1.108 | 1.025 | 1.025 | 1.006 | 1.003 | | | |
| 20122 | 1.537 | 1.114 | 1.085 | 1.069 | 1.007 | 1.000 | | | | |
| 20132 | 1.447 | 1.153 | 1.061 | 1.018 | 1.008 | | | | | |
| 20142 | 1.393 | 1.153 | 1.123 | 0.995 | | | | | | |
| 20152 | 1.502 | 1.067 | 1.010 | | | | | | | |
| 20162 | 1.344 | 1.014 | | | | | | | | |
| 20172 | 1.276 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Wtd Avg | 1.358 | 1.079 | 1.067 | 1.025 | 1.015 | 1.006 | 1.004 | 1.001 | 1.001 | 1.000 |
| Selected | 1.358 | 1.079 | 1.067 | 1.025 | 1.015 | 1.006 | 1.004 | 1.001 | 1.001 | 1.000 |
| Age-Ult | 1.646 | 1.212 | 1.123 | 1.053 | 1.027 | 1.012 | 1.006 | 1.002 | 1.001 | 1.000 |
| Ultimate \$ | 135,096,072 | 117,546,391 | 87,421,300 | 83,417,859 | 103,905,836 | 94,971,711 | 93,141,146 | 129,041,338 | 98,522,319 | 121,058,065 |

**Canal Insurance Company
Commercial Auto Liability**

Non-Catastrophe Incurred DCCE Development - Annual Triangles
Commerical Auto-Liability

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 3,057,931 | 5,308,985 | 9,157,212 | 11,654,170 | 13,341,398 | 13,989,127 | 14,608,086 | 14,984,269 | 15,203,066 | 15,282,062 |
| 20102 | 1,439,524 | 2,669,407 | 4,691,717 | 6,324,911 | 7,651,719 | 8,292,392 | 8,424,170 | 8,593,451 | 8,612,860 | |
| 20112 | 1,744,171 | 3,805,023 | 7,077,417 | 10,333,529 | 12,384,255 | 13,691,692 | 14,117,281 | 14,260,822 | | |
| 20122 | 937,518 | 1,938,809 | 4,366,084 | 6,968,921 | 8,221,853 | 8,889,215 | 9,239,311 | | | |
| 20132 | 1,368,885 | 2,852,580 | 5,675,659 | 8,176,799 | 10,214,657 | 10,772,955 | | | | |
| 20142 | 1,542,085 | 3,199,109 | 5,633,062 | 10,162,411 | 11,806,252 | | | | | |
| 20152 | 1,699,872 | 2,580,033 | 5,065,054 | 7,390,808 | | | | | | |
| 20162 | 1,498,522 | 3,645,768 | 6,685,511 | | | | | | | |
| 20172 | 2,001,158 | 4,228,277 | | | | | | | | |
| 20182 | 1,580,682 | | | | | | | | | |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|------------|------------|------------|------------|------------|-----------|------------|-----------|------------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.736 | 1.725 | 1.273 | 1.145 | 1.049 | 1.044 | 1.026 | 1.015 | 1.005 | |
| 20102 | 1.854 | 1.758 | 1.348 | 1.210 | 1.084 | 1.016 | 1.020 | 1.002 | | |
| 20112 | 2.182 | 1.860 | 1.460 | 1.198 | 1.106 | 1.031 | 1.010 | | | |
| 20122 | 2.068 | 2.252 | 1.596 | 1.180 | 1.081 | 1.039 | | | | |
| 20132 | 2.084 | 1.990 | 1.441 | 1.249 | 1.055 | | | | | |
| 20142 | 2.075 | 1.761 | 1.804 | 1.162 | | | | | | |
| 20152 | 1.518 | 1.963 | 1.459 | | | | | | | |
| 20162 | 2.433 | 1.834 | | | | | | | | |
| 20172 | 2.113 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Wtd Avg | 2.011 | 1.844 | 1.571 | 1.195 | 1.082 | 1.029 | 1.019 | 1.010 | 1.005 | 1.000 |
| Selected | 2.011 | 1.844 | 1.571 | 1.195 | 1.082 | 1.029 | 1.019 | 1.010 | 1.005 | 1.000 |
| Age-Ult | 8.023 | 3.990 | 2.163 | 1.377 | 1.152 | 1.065 | 1.034 | 1.015 | 1.005 | 1.000 |
| Ultimate \$ | 12,681,235 | 16,871,771 | 14,463,342 | 10,175,007 | 13,601,708 | 11,468,683 | 9,555,139 | 14,479,747 | 8,657,613 | 15,282,062 |

**Canal Insurance Company
Commercial Auto Liability**

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles
Commerical Auto-Liability

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|--------------------|-------------------|-------------------|--------------------|-------------------|-------------------|--------------------|-------------------|--------------------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 5.24% | 6.11% | 8.94% | 10.65% | 11.59% | 11.93% | 12.12% | 12.41% | 12.57% | 12.62% |
| 20102 | 2.73% | 3.58% | 5.63% | 7.09% | 8.26% | 8.60% | 8.63% | 8.73% | 8.75% | |
| 20112 | 2.56% | 4.06% | 6.46% | 8.51% | 9.95% | 10.72% | 10.99% | 11.07% | | |
| 20122 | 2.02% | 2.72% | 5.51% | 8.10% | 8.94% | 9.60% | 9.98% | | | |
| 20132 | 2.65% | 3.82% | 6.59% | 8.94% | 10.97% | 11.48% | | | | |
| 20142 | 2.73% | 4.07% | 6.22% | 9.99% | 11.67% | | | | | |
| 20152 | 3.47% | 3.51% | 6.45% | 9.33% | | | | | | |
| 20162 | 2.62% | 4.75% | 8.59% | | | | | | | |
| 20172 | 2.63% | 4.36% | | | | | | | | |
| 20182 | 1.93% | | | | | | | | | |
| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.167 | 1.463 | 1.191 | 1.089 | 1.030 | 1.016 | 1.024 | 1.013 | 1.005 | |
| 20102 | 1.309 | 1.572 | 1.259 | 1.165 | 1.041 | 1.004 | 1.012 | 1.002 | | |
| 20112 | 1.586 | 1.592 | 1.317 | 1.169 | 1.078 | 1.025 | 1.008 | | | |
| 20122 | 1.346 | 2.021 | 1.471 | 1.104 | 1.074 | 1.039 | | | | |
| 20132 | 1.440 | 1.725 | 1.357 | 1.227 | 1.047 | | | | | |
| 20142 | 1.489 | 1.527 | 1.607 | 1.168 | | | | | | |
| 20152 | 1.010 | 1.840 | 1.445 | | | | | | | |
| 20162 | 1.810 | 1.808 | | | | | | | | |
| 20172 | 1.656 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Avg | 1.492 | 1.725 | 1.470 | 1.166 | 1.066 | 1.023 | 1.015 | 1.007 | 1.005 | 1.000 |
| Selected | 1.492 | 1.725 | 1.470 | 1.166 | 1.066 | 1.023 | 1.015 | 1.007 | 1.005 | 1.000 |
| Age-Ult | 4.938 | 3.309 | 1.918 | 1.305 | 1.119 | 1.050 | 1.026 | 1.012 | 1.005 | 1.000 |
| Ultimate DCCE Ratio | 9.5% | 14.4% | 16.5% | 12.2% | 13.1% | 12.0% | 10.2% | 11.2% | 8.8% | 12.6% |
| Selected Ult Loss | 135,096,072 | 117,546,391 | 87,421,300 | 83,417,859 | 103,905,836 | 94,971,711 | 93,141,146 | 129,041,338 | 98,522,319 | 121,058,065 |
| Ultimate DCCE | 12,848,105 | 16,958,713 | 14,408,073 | 10,153,976 | 13,565,979 | 11,443,494 | 9,538,467 | 14,456,530 | 8,657,613 | 15,282,062 |
| DCCE Age-Ult | 8.128 | 4.011 | 2.155 | 1.374 | 1.149 | 1.062 | 1.032 | 1.014 | 1.005 | 1.000 |

**Canal Insurance Company
Commercial Auto Liability**

Non-Catastrophe Reported Claim Count Development - Annual Triangles
Commerical Auto-Liability

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 6,012 | 6,446 | 6,486 | 6,500 | 6,521 | 6,527 | 6,528 | 6,531 | 6,532 | 6,534 |
| 20102 | 5,328 | 5,703 | 5,741 | 5,761 | 5,769 | 5,773 | 5,775 | 5,775 | 5,775 | 0 |
| 20112 | 6,842 | 7,304 | 7,367 | 7,378 | 7,383 | 7,384 | 7,386 | 7,387 | 0 | 0 |
| 20122 | 6,592 | 7,034 | 7,076 | 7,087 | 7,109 | 7,112 | 7,112 | 0 | 0 | 0 |
| 20132 | 6,688 | 7,119 | 7,154 | 7,219 | 7,228 | 7,234 | 0 | 0 | 0 | 0 |
| 20142 | 5,677 | 5,975 | 6,101 | 6,126 | 6,131 | 0 | 0 | 0 | 0 | 0 |
| 20152 | 5,057 | 5,358 | 5,386 | 5,394 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20162 | 4,777 | 5,010 | 5,044 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20172 | 5,226 | 5,463 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20182 | 4,883 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|-------|-------|-------|-------|-------|-------|--------|---------|---------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.072 | 1.006 | 1.002 | 1.003 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20102 | 1.070 | 1.007 | 1.003 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20112 | 1.068 | 1.009 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20122 | 1.067 | 1.006 | 1.002 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20132 | 1.064 | 1.005 | 1.009 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20142 | 1.052 | 1.021 | 1.004 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20152 | 1.060 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20162 | 1.049 | 1.007 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20172 | 1.045 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 3 Yr Wtd Avg | 1.051 | 1.012 | 1.005 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 1.051 | 1.012 | 1.005 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 1.072 | 1.020 | 1.008 | 1.003 | 1.001 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 |
| Ultimate # | 5,235 | 5,572 | 5,086 | 5,410 | 6,139 | 7,240 | 7,116 | 7,390 | 5,777 | 6,534 |

**Canal Insurance Company
Commercial Auto Liability**

Non-Catastrophe Paid Claim Count Development - Annual Triangles
Commerical Auto-Liability

| Months of Development | | | | | | | | | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Fiscal Accident Year Ending | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 4,675 | 5,990 | 6,261 | 6,376 | 6,451 | 6,483 | 6,496 | 6,507 | 6,513 | 6,515 |
| 20102 | 3,785 | 5,330 | 5,579 | 5,685 | 5,732 | 5,754 | 5,764 | 5,769 | 5,770 | |
| 20112 | 5,100 | 6,893 | 7,156 | 7,282 | 7,334 | 7,358 | 7,370 | 7,379 | | |
| 20122 | 5,198 | 6,685 | 6,895 | 6,992 | 7,057 | 7,084 | 7,099 | | | |
| 20132 | 5,408 | 6,788 | 6,962 | 7,109 | 7,168 | 7,188 | | | | |
| 20142 | 4,498 | 5,582 | 5,898 | 6,031 | 6,095 | | | | | |
| 20152 | 3,692 | 5,012 | 5,231 | 5,344 | | | | | | |
| 20162 | 3,561 | 4,620 | 4,921 | | | | | | | |
| 20172 | 3,962 | 5,127 | | | | | | | | |
| 20182 | 3,750 | | | | | | | | | |

| Age to Age Factors | | | | | | | | | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|---------|
| Fiscal Accident Year Ending | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.281 | 1.045 | 1.018 | 1.012 | 1.005 | 1.002 | 1.002 | 1.001 | 1.000 | |
| 20102 | 1.408 | 1.047 | 1.019 | 1.008 | 1.004 | 1.002 | 1.001 | 1.000 | | |
| 20112 | 1.352 | 1.038 | 1.018 | 1.007 | 1.003 | 1.002 | 1.001 | | | |
| 20122 | 1.286 | 1.031 | 1.014 | 1.009 | 1.004 | 1.002 | | | | |
| 20132 | 1.255 | 1.026 | 1.021 | 1.008 | 1.003 | | | | | |
| 20142 | 1.241 | 1.057 | 1.023 | 1.011 | | | | | | |
| 20152 | 1.358 | 1.044 | 1.022 | | | | | | | |
| 20162 | 1.297 | 1.065 | | | | | | | | |
| 20172 | 1.294 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Wtd Avg | 1.316 | 1.055 | 1.022 | 1.009 | 1.003 | 1.002 | 1.001 | 1.001 | 1.000 | 1.000 |
| Selected | 1.316 | 1.055 | 1.022 | 1.009 | 1.003 | 1.002 | 1.001 | 1.001 | 1.000 | 1.000 |
| Age-Ult | 1.442 | 1.096 | 1.039 | 1.017 | 1.007 | 1.004 | 1.002 | 1.001 | 1.000 | 1.000 |
| Ultimate # | 5,408 | 5,619 | 5,112 | 5,433 | 6,139 | 7,217 | 7,114 | 7,385 | 5,772 | 6,515 |

**Canal Insurance Company
Commercial Auto Physical Damage**

Loss & DCCE Development

Commerical Auto - Physical Damage

Selected Ultimate Loss & DCCE:

| |
|----------|
| Incurred |
| NA |

Selected Ultimate DCCE (if applicable):

| Ultimate \$ | Fiscal Accident Year Ending | | | | | | | | | |
|--------------------------------|-----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | 20092 | 20102 | 20112 | 20122 | 20132 | 20142 | 20152 | 20162 | 20172 | 20182 |
| Paid Loss Method | 25,333,578 | 24,074,638 | 31,210,636 | 27,272,006 | 23,120,664 | 19,054,630 | 17,040,366 | 19,244,966 | 26,987,524 | 30,791,224 |
| Incurred Loss Method | 25,320,578 | 24,074,638 | 31,210,635 | 27,272,005 | 23,122,164 | 19,054,629 | 17,037,697 | 19,178,654 | 26,859,178 | 29,908,108 |
| Selected | 25,320,578 | 24,074,638 | 31,210,635 | 27,272,005 | 23,122,164 | 19,054,629 | 17,037,697 | 19,178,654 | 26,859,178 | 29,908,108 |
| Dollar DCCE Method | | | | | | | | | | |
| Ratio DCCE Ratio Method | | | | | | | | | | |
| Selected | | | | | | | | | | |

| Selected LDFs | Fiscal Accident Year Ending | | | | | | | | | |
|---------------|-----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 20092 | 20102 | 20112 | 20122 | 20132 | 20142 | 20152 | 20162 | 20172 | 20182 |
| Loss | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.999 | 1.001 | 0.999 | 0.989 | 0.960 |
| DCCE | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.999 | 1.001 | 0.999 | 0.989 | 0.960 |

Canal Insurance Company Commercial Auto Physical Damage

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles *Commerical Auto - Physical Damage*

| Months of Development | | | | | | | | | | |
|-----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Fiscal Accident Year Ending | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 23,648,553 | 25,294,500 | 25,290,645 | 25,355,700 | 25,342,868 | 25,338,661 | 25,335,136 | 25,334,278 | 25,334,111 | 25,333,578 |
| 20102 | 22,030,029 | 24,082,531 | 24,034,120 | 24,051,340 | 24,076,463 | 24,076,747 | 24,076,418 | 24,076,418 | 24,075,145 | |
| 20112 | 28,296,294 | 31,290,094 | 31,231,942 | 31,212,292 | 31,200,494 | 31,206,648 | 31,212,201 | 31,212,202 | | |
| 20122 | 25,656,937 | 27,336,696 | 27,286,927 | 27,242,351 | 27,278,486 | 27,275,849 | 27,273,664 | | | |
| 20132 | 21,787,527 | 23,162,669 | 23,021,643 | 23,111,437 | 23,165,670 | 23,121,219 | | | | |
| 20142 | 17,754,671 | 19,220,612 | 19,098,451 | 19,056,088 | 19,064,645 | | | | | |
| 20152 | 15,380,922 | 17,155,844 | 16,964,666 | 17,025,058 | | | | | | |
| 20162 | 17,949,127 | 19,329,118 | 19,192,653 | | | | | | | |
| 20172 | 25,434,179 | 27,133,256 | | | | | | | | |
| 20182 | 28,595,478 | | | | | | | | | |
| Age to Age Factors | | | | | | | | | | |
| Fiscal Accident Year Ending | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.070 | 1.000 | 1.003 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20102 | 1.093 | 0.998 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | | |
| 20112 | 1.106 | 0.998 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | | | |
| 20122 | 1.065 | 0.998 | 0.998 | 1.001 | 1.000 | 1.000 | | | | |
| 20132 | 1.063 | 0.994 | 1.004 | 1.002 | 0.998 | | | | | |
| 20142 | 1.083 | 0.994 | 0.998 | 1.000 | | | | | | |
| 20152 | 1.115 | 0.989 | 1.004 | | | | | | | |
| 20162 | 1.077 | 0.993 | | | | | | | | |
| 20172 | 1.067 | | | | | | | | | |
| 3 Yr Wtd Avg | 1.083 | 0.992 | 1.002 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 1.083 | 0.992 | 1.002 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 1.077 | 0.995 | 1.003 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Ultimate \$ | 30,791,224 | 26,987,524 | 19,244,966 | 17,040,366 | 19,054,630 | 23,120,664 | 27,272,006 | 31,210,636 | 24,074,638 | 25,333,578 |

**Canal Insurance Company
Commercial Auto Physical Damage**

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles
Commerical Auto - Physical Damage

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 25,695,912 | 25,297,875 | 25,277,645 | 25,342,700 | 25,329,868 | 25,325,661 | 25,322,136 | 25,321,278 | 25,321,111 | 25,320,578 |
| 20102 | 24,327,723 | 24,132,618 | 24,034,120 | 24,058,628 | 24,078,963 | 24,076,747 | 24,076,418 | 24,076,418 | 24,075,145 | |
| 20112 | 31,463,033 | 31,301,519 | 31,237,167 | 31,217,517 | 31,200,494 | 31,206,648 | 31,212,201 | 31,212,202 | | |
| 20122 | 27,963,280 | 27,370,696 | 27,304,927 | 27,242,351 | 27,278,486 | 27,275,849 | 27,273,664 | | | |
| 20132 | 23,457,508 | 23,346,442 | 23,198,053 | 23,112,937 | 23,167,170 | 23,122,719 | | | | |
| 20142 | 19,666,103 | 19,320,595 | 19,109,435 | 19,066,959 | 19,064,645 | | | | | |
| 20152 | 17,603,812 | 17,221,755 | 16,984,666 | 17,025,058 | | | | | | |
| 20162 | 19,886,721 | 19,330,174 | 19,192,653 | | | | | | | |
| 20172 | 28,111,930 | 27,163,568 | | | | | | | | |
| 20182 | 31,142,832 | | | | | | | | | |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 0.985 | 0.999 | 1.003 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20102 | 0.992 | 0.996 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 20112 | 0.995 | 0.998 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | | | |
| 20122 | 0.979 | 0.998 | 0.998 | 1.001 | 1.000 | 1.000 | | | | |
| 20132 | 0.995 | 0.994 | 0.996 | 1.002 | 0.998 | | | | | |
| 20142 | 0.982 | 0.989 | 0.998 | 1.000 | | | | | | |
| 20152 | 0.978 | 0.986 | 1.002 | | | | | | | |
| 20162 | 0.972 | 0.993 | | | | | | | | |
| 20172 | 0.966 | | | | | | | | | |
| 3 Yr Wtd Avg | 0.971 | 0.990 | 0.999 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 0.971 | 0.990 | 0.999 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 0.960 | 0.989 | 0.999 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Ultimate \$ | 29,908,108 | 26,859,178 | 19,178,654 | 17,037,697 | 19,054,629 | 23,122,164 | 27,272,005 | 31,210,635 | 24,074,638 | 25,320,578 |

**Canal Insurance Company
Commercial Auto Physical Damage**

Non-Catastrophe Incurred DCCE Development - Annual Triangles
Commerical Auto - Physical Damage

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 1,455,710 | 1,378,259 | 1,384,286 | 1,384,554 | 1,384,669 | 1,384,793 | 1,384,796 | 1,384,938 | 1,384,938 | 1,384,938 |
| 20102 | 1,313,535 | 1,234,063 | 1,250,870 | 1,261,220 | 1,269,569 | 1,273,843 | 1,273,847 | 1,273,847 | 1,273,847 | |
| 20112 | 1,778,605 | 1,713,267 | 1,717,468 | 1,718,872 | 1,719,330 | 1,719,763 | 1,720,005 | 1,720,006 | | |
| 20122 | 1,106,113 | 1,025,747 | 1,032,544 | 1,033,336 | 1,033,496 | 1,034,259 | 1,035,763 | | | |
| 20132 | 879,263 | 911,996 | 1,026,000 | 1,166,431 | 1,180,564 | 1,196,213 | | | | |
| 20142 | 731,288 | 744,916 | 761,055 | 777,970 | 784,017 | | | | | |
| 20152 | 796,424 | 829,669 | 876,569 | 916,606 | | | | | | |
| 20162 | 756,926 | 773,351 | 787,773 | | | | | | | |
| 20172 | 1,013,198 | 1,024,304 | | | | | | | | |
| 20182 | 1,060,479 | | | | | | | | | |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|-----------|---------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 0.947 | 1.004 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 20102 | 0.939 | 1.014 | 1.008 | 1.007 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 20112 | 0.963 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | | | |
| 20122 | 0.927 | 1.007 | 1.001 | 1.000 | 1.001 | 1.001 | | | | |
| 20132 | 1.037 | 1.125 | 1.137 | 1.012 | 1.013 | | | | | |
| 20142 | 1.019 | 1.022 | 1.022 | 1.008 | | | | | | |
| 20152 | 1.042 | 1.057 | 1.046 | | | | | | | |
| 20162 | 1.022 | 1.019 | | | | | | | | |
| 20172 | 1.011 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Wtd Avg | 1.024 | 1.033 | 1.074 | 1.007 | 1.004 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 1.024 | 1.033 | 1.074 | 1.007 | 1.004 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 1.149 | 1.122 | 1.087 | 1.012 | 1.005 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Ultimate \$ | 1,218,496 | 1,149,705 | 855,978 | 927,253 | 787,743 | 1,196,772 | 1,035,796 | 1,720,006 | 1,273,847 | 1,384,938 |

**Canal Insurance Company
Commercial Auto Physical Damage**

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles
Commerical Auto - Physical Damage

| Months of Development | | | | | | | | | | |
|-----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Fiscal Accident Year Ending | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 5.67% | 5.45% | 5.48% | 5.46% | 5.47% | 5.47% | 5.47% | 5.47% | 5.47% | 5.47% |
| 20102 | 5.40% | 5.11% | 5.20% | 5.24% | 5.27% | 5.29% | 5.29% | 5.29% | 5.29% | 5.29% |
| 20112 | 5.65% | 5.47% | 5.50% | 5.51% | 5.51% | 5.51% | 5.51% | 5.51% | 5.51% | 5.51% |
| 20122 | 3.96% | 3.75% | 3.78% | 3.79% | 3.79% | 3.79% | 3.80% | 3.80% | 3.80% | 3.80% |
| 20132 | 3.75% | 3.91% | 4.42% | 5.05% | 5.10% | 5.17% | 5.17% | 5.17% | 5.17% | 5.17% |
| 20142 | 3.72% | 3.86% | 3.98% | 4.08% | 4.11% | 4.11% | 4.11% | 4.11% | 4.11% | 4.11% |
| 20152 | 4.52% | 4.82% | 5.16% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% |
| 20162 | 3.81% | 4.00% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% |
| 20172 | 3.60% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% |
| 20182 | 3.41% | 3.41% | 3.41% | 3.41% | 3.41% | 3.41% | 3.41% | 3.41% | 3.41% | 3.41% |
| Age to Age Factors | | | | | | | | | | |
| Fiscal Accident Year Ending | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 0.962 | 1.005 | 0.998 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 20102 | 0.947 | 1.018 | 1.007 | 1.006 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 20112 | 0.968 | 1.005 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 20122 | 0.947 | 1.009 | 1.003 | 0.999 | 1.001 | 1.002 | 1.002 | 1.002 | 1.002 | 1.002 |
| 20132 | 1.042 | 1.132 | 1.141 | 1.010 | 1.015 | 1.015 | 1.015 | 1.015 | 1.015 | 1.015 |
| 20142 | 1.037 | 1.033 | 1.025 | 1.008 | 1.008 | 1.008 | 1.008 | 1.008 | 1.008 | 1.008 |
| 20152 | 1.065 | 1.071 | 1.043 | 1.043 | 1.043 | 1.043 | 1.043 | 1.043 | 1.043 | 1.043 |
| 20162 | 1.051 | 1.026 | 1.026 | 1.026 | 1.026 | 1.026 | 1.026 | 1.026 | 1.026 | 1.026 |
| 20172 | 1.046 | 1.046 | 1.046 | 1.046 | 1.046 | 1.046 | 1.046 | 1.046 | 1.046 | 1.046 |
| | | | | | | | | | | Tail |
| 3 Yr Avg | 1.054 | 1.043 | 1.070 | 1.005 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 1.054 | 1.043 | 1.070 | 1.005 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 1.190 | 1.129 | 1.082 | 1.011 | 1.006 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 |
| Ultimate DCCE Ratio | 4.1% | 4.3% | 4.4% | 5.4% | 4.1% | 5.2% | 3.8% | 5.5% | 5.3% | 5.5% |
| Selected Ult Loss | 29,908,108 | 26,859,178 | 19,178,654 | 17,037,697 | 19,054,629 | 23,122,164 | 27,272,005 | 31,210,635 | 24,074,638 | 25,320,578 |
| Ultimate DCCE | 1,211,799 | 1,143,301 | 851,652 | 927,829 | 788,282 | 1,196,904 | 1,035,800 | 1,720,007 | 1,273,847 | 1,384,938 |
| DCCE Age-Ult | 1.143 | 1.116 | 1.081 | 1.012 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 |

Canal Insurance Company Commercial Auto Physical Damage

Non-Catastrophe Reported Claim Count Development - Annual Triangles *Commerical Auto - Physical Damage*

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 2,865 | 2,945 | 2,946 | 2,946 | 2,946 | 2,946 | 2,946 | 2,946 | 2,947 | 2,947 |
| 20102 | 3,002 | 3,072 | 3,076 | 3,078 | 3,080 | 3,080 | 3,080 | 3,080 | 3,080 | 0 |
| 20112 | 3,745 | 3,848 | 3,850 | 3,855 | 3,857 | 3,857 | 3,858 | 3,858 | 0 | 0 |
| 20122 | 3,599 | 3,693 | 3,699 | 3,700 | 3,701 | 3,701 | 3,701 | 0 | 0 | 0 |
| 20132 | 2,941 | 3,005 | 3,008 | 3,015 | 3,016 | 3,016 | 0 | 0 | 0 | 0 |
| 20142 | 2,224 | 2,288 | 2,291 | 2,294 | 2,295 | 0 | 0 | 0 | 0 | 0 |
| 20152 | 2,103 | 2,159 | 2,159 | 2,160 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20162 | 2,219 | 2,291 | 2,294 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20172 | 2,609 | 2,673 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20182 | 2,370 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.028 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20102 | 1.023 | 1.001 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 20112 | 1.028 | 1.001 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | | | |
| 20122 | 1.026 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | | | | |
| 20132 | 1.022 | 1.001 | 1.002 | 1.000 | 1.000 | | | | | |
| 20142 | 1.029 | 1.001 | 1.001 | 1.000 | | | | | | |
| 20152 | 1.027 | 1.000 | 1.000 | | | | | | | |
| 20162 | 1.032 | 1.001 | | | | | | | | |
| 20172 | 1.025 | | | | | | | | | |
| 3 Yr Wtd Avg | 1.028 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 1.028 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 1.031 | 1.003 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Ultimate # | 2,443 | 2,681 | 2,299 | 2,161 | 2,296 | 3,017 | 3,702 | 3,859 | 3,080 | 2,947 |

**Canal Insurance Company
Commercial Auto Physical Damage**

Non-Catastrophe Paid Claim Count Development - Annual Triangles
Commerical Auto - Physical Damage

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 2,567 | 2,938 | 2,944 | 2,944 | 2,944 | 2,944 | 2,944 | 2,944 | 2,945 | 2,945 |
| 20102 | 2,609 | 3,063 | 3,075 | 3,076 | 3,078 | 3,079 | 3,079 | 3,079 | 3,079 | |
| 20112 | 3,354 | 3,845 | 3,849 | 3,854 | 3,857 | 3,857 | 3,858 | 3,858 | | |
| 20122 | 3,388 | 3,691 | 3,698 | 3,700 | 3,701 | 3,701 | 3,701 | | | |
| 20132 | 2,803 | 3,003 | 3,007 | 3,014 | 3,015 | 3,015 | | | | |
| 20142 | 2,077 | 2,284 | 2,290 | 2,293 | 2,295 | | | | | |
| 20152 | 1,932 | 2,157 | 2,158 | 2,160 | | | | | | |
| 20162 | 2,092 | 2,284 | 2,289 | | | | | | | |
| 20172 | 2,428 | 2,664 | | | | | | | | |
| 20182 | 2,220 | | | | | | | | | |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|-------|-------|-------|-------|-------|-------|--------|---------|---------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.145 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 20102 | 1.174 | 1.004 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 20112 | 1.146 | 1.001 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | | | |
| 20122 | 1.089 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | | | | |
| 20132 | 1.071 | 1.001 | 1.002 | 1.000 | 1.000 | | | | | |
| 20142 | 1.100 | 1.003 | 1.001 | 1.001 | | | | | | |
| 20152 | 1.116 | 1.000 | 1.001 | | | | | | | |
| 20162 | 1.092 | 1.002 | | | | | | | | |
| 20172 | 1.097 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Wtd Avg | 1.101 | 1.002 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 1.101 | 1.002 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 1.106 | 1.004 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Ultimate # | 2,455 | 2,675 | 2,294 | 2,162 | 2,296 | 3,016 | 3,702 | 3,859 | 3,079 | 2,945 |

Canal Insurance Company
Commercial Auto Liability

Non-Catastrophe Loss and DCCE Trend
Commerical Auto-Liability

California Company-Specific Loss and DCCE Trend Data
Quarterly Data

| Calendar YYYYQ | Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims |
|----------------|------------------|---------------|-----------------|--------------------|---|
| 20114 | 0 | 0 | 0 | 0 | 0 |
| 20121 | 0 | 0 | 0 | 0 | 0 |
| 20122 | 0 | 0 | 0 | 0 | 0 |
| 20123 | 0 | 0 | 0 | 0 | 0 |
| 20124 | 0 | 0 | 0 | 0 | 0 |
| 20131 | 0 | 0 | 0 | 0 | 0 |
| 20132 | 0 | 0 | 0 | 0 | 0 |
| 20133 | 0 | 0 | 0 | 0 | 0 |
| 20134 | 0 | 0 | 0 | 0 | 0 |
| 20141 | 2 | 0 | 0 | 0 | 0 |
| 20142 | 4 | 0 | 0 | 0 | 0 |
| 20143 | 20 | 1 | 2 | 4,250 | 4,250 |
| 20144 | 39 | 5 | 7 | 14,005 | 17,513 |
| 20151 | 66 | 4 | 9 | 14,738 | 16,080 |
| 20152 | 133 | 10 | 24 | 26,762 | 36,114 |
| 20153 | 194 | 30 | 50 | 75,026 | 157,382 |
| 20154 | 224 | 49 | 66 | 239,509 | 195,379 |
| 20161 | 246 | 46 | 42 | 247,024 | 394,091 |
| 20162 | 290 | 48 | 66 | 249,842 | 272,404 |
| 20163 | 375 | 72 | 94 | 340,996 | 469,520 |
| 20164 | 442 | 85 | 95 | 338,416 | 433,185 |
| 20171 | 450 | 98 | 90 | 422,378 | 553,009 |
| 20172 | 473 | 80 | 86 | 929,847 | 904,305 |
| 20173 | 499 | 94 | 113 | 693,147 | 759,924 |
| 20174 | 433 | 95 | 91 | 778,690 | 877,782 |
| 20181 | 433 | 99 | 117 | 1,227,410 | 1,809,443 |
| 20182 | 422 | 120 | 122 | 3,071,076 | 2,688,957 |

Rolling 4-Quarter Data

| Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims | Closed Frequency per 100 Exposures | Reported Frequency per 100 Exposures | Paid Loss & DCCE Severity | Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims |
|------------------|---------------|-----------------|--------------------|---|------------------------------------|--------------------------------------|---------------------------|--|
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 2 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 6 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 26 | 1 | 2 | 4,250 | 4,250 | 3.87 | 7.74 | 4,250 | 4,250 |
| 65 | 6 | 9 | 18,254 | 21,763 | 9.18 | 13.77 | 3,042 | 3,627 |
| 129 | 10 | 18 | 32,992 | 37,843 | 7.74 | 13.94 | 3,299 | 3,784 |
| 258 | 20 | 42 | 59,754 | 73,957 | 7.75 | 16.28 | 2,988 | 3,698 |
| 432 | 49 | 90 | 130,530 | 227,090 | 11.34 | 20.83 | 2,664 | 4,634 |
| 616 | 93 | 149 | 356,034 | 404,956 | 15.09 | 24.18 | 3,828 | 4,354 |
| 796 | 135 | 182 | 588,321 | 782,967 | 16.96 | 22.86 | 4,358 | 5,800 |
| 954 | 173 | 224 | 811,400 | 1,019,257 | 18.14 | 23.49 | 4,690 | 5,892 |
| 1,135 | 215 | 268 | 1,077,371 | 1,331,395 | 18.95 | 23.62 | 5,011 | 6,193 |
| 1,353 | 251 | 297 | 1,176,278 | 1,569,201 | 18.56 | 21.96 | 4,686 | 6,252 |
| 1,557 | 303 | 345 | 1,351,632 | 1,728,119 | 19.46 | 22.16 | 4,461 | 5,703 |
| 1,739 | 335 | 365 | 2,031,637 | 2,360,019 | 19.26 | 20.98 | 6,065 | 7,045 |
| 1,863 | 357 | 384 | 2,383,788 | 2,650,423 | 19.16 | 20.61 | 6,677 | 7,424 |
| 1,855 | 367 | 380 | 2,824,063 | 3,095,020 | 19.79 | 20.49 | 7,695 | 8,433 |
| 1,838 | 368 | 407 | 3,629,094 | 4,351,454 | 20.03 | 22.15 | 9,862 | 11,825 |
| 1,786 | 408 | 443 | 5,770,323 | 6,136,106 | 22.84 | 24.80 | 14,143 | 15,039 |

| | Closed Frequency | Reported Frequency | Paid Severity | Total Paid (w/Partials) Severity |
|-------|------------------|--------------------|---------------|----------------------------------|
| 8 pt | 8.6% | 0.6% | 83.2% | 65.8% |
| 12 pt | 17.8% | -0.9% | 59.0% | 43.9% |
| 16 pt | 42.8% | 19.0% | 39.6% | 37.4% |
| 20 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 24 pt | #NUM! | #NUM! | #NUM! | #NUM! |

| | | | | | |
|---------------|-------------------------|-------|---------------------------------|------------------|---------------------------------|
| Selected: | 12 pt | Trend | Credibility (Justify in Exh 10) | Complement Trend | Credibility-Weighted Loss Trend |
| Frequency: | Closed | 17.8% | | | |
| Severity: | Total Paid (w/Partials) | 43.9% | | | |
| Pure Premium: | | 69.5% | 0.0% | 5.0% | 5.0% |

Trend Period (Years) for Most Recent Year in Experience Period: 2.503
(Justify in Filing Memorandum)

Trend Factors:

| | |
|----------------------------|-------|
| 6 th Prior Year | 1.442 |
| 5 th Prior Year | 1.373 |
| 4 th Prior Year | 1.308 |
| 3 rd Prior Year | 1.246 |
| 2 nd Prior Year | 1.186 |
| Most Recent Year | 1.130 |

**Canal Insurance Company
Commercial Auto Liability**
Complement Loss and DCCE Trend
Complement Coverage1/Form1/Program1

| Calendar YYYYQ | Complement Loss and DCCE Trend Data Quarterly Data | | | | | Rolling 4-Quarter Data | | | | | Rolling 4-Quarter Data | | | | |
|----------------|---|---------------|-----------------|--------------------|---|------------------------|---------------|-----------------|--------------------|---|------------------------------------|--------------------------------------|---------------------------|--|--|
| | Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims | Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims | Closed Frequency per 100 Exposures | Reported Frequency per 100 Exposures | Paid Loss & DCCE Severity | Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims | |
| 20114 | | | | | | | | | | | | | | | |
| 20121 | | | | | | | | | | | | | | | |
| 20122 | | | | | | | | | | | | | | | |
| 20123 | | | | | | | | | | | | | | | |
| 20124 | | | | | | | | | | | | | | | |
| 20131 | | | | | | | | | | | | | | | |
| 20132 | | | | | | | | | | | | | | | |
| 20133 | | | | | | | | | | | | | | | |
| 20134 | | | | | | | | | | | | | | | |
| 20141 | | | | | | | | | | | | | | | |
| 20142 | | | | | | | | | | | | | | | |
| 20143 | | | | | | | | | | | | | | | |
| 20144 | | | | | | | | | | | | | | | |
| 20151 | | | | | | | | | | | | | | | |
| 20152 | | | | | | | | | | | | | | | |
| 20153 | | | | | | | | | | | | | | | |
| 20154 | | | | | | | | | | | | | | | |
| 20161 | | | | | | | | | | | | | | | |
| 20162 | | | | | | | | | | | | | | | |
| 20163 | | | | | | | | | | | | | | | |
| 20164 | | | | | | | | | | | | | | | |
| 20171 | | | | | | | | | | | | | | | |
| 20172 | | | | | | | | | | | | | | | |
| 20173 | | | | | | | | | | | | | | | |
| 20174 | | | | | | | | | | | | | | | |
| 20181 | | | | | | | | | | | | | | | |
| 20182 | | | | | | | | | | | | | | | |

Selected: Alternate **Complement Trend**

Frequency:

Severity:

Pure Premium: 5.0%

Alternate Pure Premium : 5.0% (Justify in Filing Memorandum)

| Rolling 4-Quarter Annual Trends | | | | |
|---------------------------------|------------------|--------------------|---------------|----------------------------------|
| | Closed Frequency | Reported Frequency | Paid Severity | Total Paid (w/Partials) Severity |
| 8 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 12 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 16 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 20 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 24 pt | #NUM! | #NUM! | #NUM! | #NUM! |

**Canal Insurance Company
Commercial Auto Physical Damage**

Non-Catastrophe Loss and DCCE Trend
Commerical Auto - Physical Damage

California Company-Specific Loss and DCCE Trend Data
Quarterly Data

| Calendar YYYYQ | Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims |
|----------------|------------------|---------------|-----------------|--------------------|---|
| 20114 | | | | | |
| 20121 | | | | | |
| 20122 | | | | | |
| 20123 | | | | | |
| 20124 | | | | | |
| 20131 | | | | | |
| 20132 | | 0 | 0 | 0 | 0 |
| 20133 | | 0 | 0 | 0 | 0 |
| 20134 | | 0 | 0 | 0 | 0 |
| 20141 | | 0 | 0 | 0 | 0 |
| 20142 | 1 | 0 | 0 | 0 | 0 |
| 20143 | 1 | 0 | 1 | 0 | 0 |
| 20144 | 3 | 1 | 0 | 5,070 | 5,070 |
| 20151 | 14 | 2 | 2 | 162,882 | 162,882 |
| 20152 | 30 | 6 | 6 | 20,528 | 20,528 |
| 20153 | 50 | 8 | 11 | (16,703) | (9,574) |
| 20154 | 77 | 18 | 21 | 121,745 | 177,999 |
| 20161 | 116 | 15 | 16 | 159,011 | 135,502 |
| 20162 | 196 | 29 | 32 | 343,748 | 353,802 |
| 20163 | 260 | 34 | 37 | 1,017,356 | 1,118,828 |
| 20164 | 292 | 32 | 31 | 456,583 | 453,128 |
| 20171 | 287 | 28 | 31 | 1,134,181 | 1,067,341 |
| 20172 | 305 | 22 | 10 | 422,422 | 349,159 |
| 20173 | 312 | 25 | 31 | 381,963 | 382,537 |
| 20174 | 312 | 14 | 19 | 441,489 | 668,604 |
| 20181 | 285 | 27 | 27 | 602,650 | 708,174 |
| 20182 | 299 | 29 | 24 | 950,677 | 617,998 |

Rolling 4-Quarter Data

| Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims | Closed Frequency per 100 Exposures | Reported Frequency per 100 Exposures | Paid Loss & DCCE Severity | Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims |
|------------------|---------------|-----------------|--------------------|---|------------------------------------|--------------------------------------|---------------------------|--|
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 1 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 1 | 0 | 1 | 0 | 0 | 0.00 | 74.53 | 0 | 0 |
| 4 | 1 | 1 | 5,070 | 5,070 | 23.36 | 23.36 | 5,070 | 5,070 |
| 18 | 3 | 3 | 167,952 | 167,952 | 16.49 | 16.49 | 55,984 | 55,984 |
| 48 | 9 | 9 | 188,479 | 188,479 | 18.82 | 18.82 | 20,942 | 20,942 |
| 97 | 17 | 19 | 171,776 | 178,905 | 17.45 | 19.50 | 10,104 | 10,524 |
| 172 | 34 | 40 | 288,452 | 351,834 | 19.78 | 23.27 | 8,484 | 10,348 |
| 274 | 47 | 54 | 284,581 | 324,455 | 17.14 | 19.69 | 6,055 | 6,903 |
| 440 | 70 | 80 | 607,802 | 657,729 | 15.91 | 18.18 | 8,683 | 9,396 |
| 650 | 96 | 106 | 1,641,861 | 1,786,131 | 14.77 | 16.31 | 17,103 | 18,606 |
| 864 | 110 | 116 | 1,976,698 | 2,061,260 | 12.73 | 13.43 | 17,970 | 18,739 |
| 1,035 | 123 | 131 | 2,951,868 | 2,993,100 | 11.88 | 12.65 | 23,999 | 24,334 |
| 1,144 | 116 | 109 | 3,030,542 | 2,988,457 | 10.14 | 9.52 | 26,125 | 25,763 |
| 1,196 | 107 | 103 | 2,395,148 | 2,252,166 | 8.95 | 8.61 | 22,385 | 21,048 |
| 1,217 | 89 | 91 | 2,380,055 | 2,467,642 | 7.32 | 7.48 | 26,742 | 27,726 |
| 1,214 | 88 | 87 | 1,848,525 | 2,108,475 | 7.25 | 7.17 | 21,006 | 23,960 |
| 1,208 | 95 | 101 | 2,376,780 | 2,377,314 | 7.86 | 8.36 | 25,019 | 25,024 |

| | | | | | |
|---------------|-------------------------|--------|---------------------------------|------------------|---------------------------------|
| Selected: | 12 pt | Trend | Credibility (Justify in Exh 10) | Complement Trend | Credibility-Weighted Loss Trend |
| Frequency: | Closed | -32.2% | | | |
| Severity: | Total Paid (w/Partials) | 56.6% | | | |
| Pure Premium: | | 6.1% | 0.0% | 7.0% | 7.0% |

Trend Period (Years) for Most Recent Year in Experience Period: **2.503**
(Justify in Filing Memorandum)

Trend Factors:

| | |
|----------------------------|-------|
| 6 th Prior Year | 1.661 |
| 5 th Prior Year | 1.553 |
| 4 th Prior Year | 1.451 |
| 3 rd Prior Year | 1.356 |
| 2 nd Prior Year | 1.267 |
| Most Recent Year | 1.185 |

| | Closed Frequency | Reported Frequency | Paid Severity | Total Paid (w/Partials) Severity |
|-------|------------------|--------------------|---------------|----------------------------------|
| 8 pt | -34.3% | -36.4% | 18.8% | 18.1% |
| 12 pt | -32.2% | -36.2% | 62.8% | 56.6% |
| 16 pt | #NUM! | -35.0% | #NUM! | #NUM! |
| 20 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 24 pt | #NUM! | #NUM! | #NUM! | #NUM! |

**Canal Insurance Company
Commercial Auto Physical Damage**

Complement Loss and DCCE Trend

Complement Coverage2/Form2/Program2

| Calendar YYYYQ | Complement Loss and DCCE Trend Data Quarterly Data | | | | | Rolling 4-Quarter Data | | | | | Rolling 4-Quarter Data | | | |
|-------------------|---|---------------|-----------------|-----------------------|--|------------------------|---------------|-----------------|-----------------------|--|--|--|------------------------------|--|
| | Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims | Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims | Closed Frequency per 100 Exposures | Reported Frequency per 100 Exposures | Paid Loss & DCCE Severity | Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims |
| 20114 | | | | | | | | | | | | | | |
| 20121 | | | | | | | | | | | | | | |
| 20122 | | | | | | | | | | | | | | |
| 20123 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20124 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20131 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20132 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20133 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20134 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20141 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20142 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20143 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20144 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20151 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20152 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20153 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20154 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20161 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20162 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20163 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20164 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20171 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20172 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20173 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20174 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20181 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 20182 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |

Selected: **Complement Trend**

Frequency:

Severity:

Pure Premium:

Alternate Pure Premium : (Justify in Filing Memorandum)

| Rolling 4-Quarter Annual Trends | | | | |
|---------------------------------|------------------|--------------------|---------------|----------------------------------|
| | Closed Frequency | Reported Frequency | Paid Severity | Total Paid (w/Partials) Severity |
| 8 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 12 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 16 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 20 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 24 pt | #NUM! | #NUM! | #NUM! | #NUM! |

Canal Insurance Company Commercial Auto Liability

Premium Trend

*California Company-Specific Premium Trend Data
Commercial Auto-Liability*

| Calendar YYYYQ | Quarterly Data | | | | Rolling 4-Quarter Data | | | |
|-------------------|------------------|----------------|----------------------------|--|------------------------|----------------|----------------------------|--|
| | Earned Exposures | Earned Premium | On-Level Earned Premium | On-Level Earned Premium per Exposure | Earned Exposures | Earned Premium | On-Level Earned Premium | On-Level Earned Premium per Exposure |
| 20114 | | | | #DIV/0! | | | | |
| 20121 | | | | #DIV/0! | | | | |
| 20122 | | | | #DIV/0! | | | | |
| 20123 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20124 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20131 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20132 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20133 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20134 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20141 | 2 | 645,714 | 654,960 | 321,059 | 2 | 645,714 | 654,960 | 321,059 |
| 20142 | 4 | 452,239 | 457,108 | 120,955 | 6 | 1,097,954 | 1,112,068 | 191,104 |
| 20143 | 20 | 446,652 | 458,260 | 22,874 | 26 | 1,544,605 | 1,570,328 | 60,740 |
| 20144 | 39 | 316,448 | 331,515 | 8,396 | 65 | 1,861,054 | 1,901,843 | 29,107 |
| 20151 | 66 | 484,634 | 434,720 | 6,602 | 129 | 1,699,973 | 1,681,603 | 13,021 |
| 20152 | 133 | 1,046,088 | 934,602 | 7,049 | 258 | 2,293,822 | 2,159,097 | 8,370 |
| 20153 | 194 | 1,570,290 | 1,456,877 | 7,504 | 432 | 3,417,461 | 3,157,714 | 7,308 |
| 20154 | 224 | 1,786,924 | 1,694,544 | 7,578 | 616 | 4,887,936 | 4,520,743 | 7,337 |
| 20161 | 246 | 1,933,558 | 1,893,073 | 7,704 | 796 | 6,336,861 | 5,979,096 | 7,511 |
| 20162 | 290 | 2,245,069 | 2,247,281 | 7,745 | 954 | 7,535,841 | 7,291,775 | 7,646 |
| 20163 | 375 | 2,797,330 | 2,805,563 | 7,479 | 1,135 | 8,762,881 | 8,640,461 | 7,615 |
| 20164 | 442 | 3,049,689 | 3,110,617 | 7,045 | 1,353 | 10,025,645 | 10,056,534 | 7,435 |
| 20171 | 450 | 3,111,693 | 3,205,626 | 7,123 | 1,557 | 11,203,780 | 11,369,087 | 7,303 |
| 20172 | 473 | 3,247,779 | 3,450,563 | 7,299 | 1,739 | 12,206,490 | 12,572,369 | 7,228 |
| 20173 | 499 | 3,512,487 | 3,687,362 | 7,393 | 1,863 | 12,921,647 | 13,454,168 | 7,222 |
| 20174 | 433 | 3,301,502 | 3,497,067 | 8,074 | 1,855 | 13,173,460 | 13,840,618 | 7,463 |
| 20181 | 433 | 3,332,520 | 3,459,285 | 7,992 | 1,838 | 13,394,287 | 14,094,277 | 7,670 |
| 20182 | 422 | 3,363,847 | 3,545,408 | 8,411 | 1,786 | 13,510,356 | 14,189,122 | 7,943 |

Selected: 12 pt Trend
1.1%

Trend Period (Years) for Most Recent Year in Experience Period: 2.922
(Justify in Filing Memorandum)

| Rolling 4-Qtr | Annual Trend |
|---------------|--------------|
| 8 pt | 2.5% |
| 12 pt | 1.1% |
| 16 pt | -27.8% |
| 20 pt | #NUM! |
| 24 pt | #NUM! |

Trend Factors:

| | |
|----------------------------|-------|
| 6 th Prior Year | 1.094 |
| 5 th Prior Year | 1.082 |
| 4 th Prior Year | 1.070 |
| 3 rd Prior Year | 1.057 |
| 2 nd Prior Year | 1.046 |
| Most Recent Year | 1.034 |

Canal Insurance Company Commercial Auto Physical Damage

Premium Trend

*California Company-Specific Premium Trend Data
Commerical Auto - Physical Damage*

| Calendar YYYYQ | Quarterly Data | | | | Rolling 4-Quarter Data | | | |
|-------------------|------------------|----------------|----------------------------|--|------------------------|----------------|----------------------------|--|
| | Earned Exposures | Earned Premium | On-Level Earned Premium | On-Level Earned Premium per Exposure | Earned Exposures | Earned Premium | On-Level Earned Premium | On-Level Earned Premium per Exposure |
| 20114 | | | | #DIV/0! | | | | |
| 20121 | | | | #DIV/0! | | | | |
| 20122 | | | | #DIV/0! | | | | |
| 20123 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20124 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20131 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20132 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20133 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20134 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20141 | | | | #DIV/0! | 0 | 0 | 0 | 0 |
| 20142 | 55,623 | 3,957 | 2,668 | 0 | 55,623 | 3,957 | 2,668 | 0 |
| 20143 | 63,593 | 4,524 | 3,051 | 0 | 119,216 | 8,481 | 5,719 | 0 |
| 20144 | 229,832 | 10,824 | 13,222 | 0 | 349,048 | 19,305 | 18,941 | 0 |
| 20151 | 1,923,418 | 72,026 | 100,022 | 0 | 2,272,467 | 91,331 | 118,964 | 0 |
| 20152 | 6,269,919 | 213,929 | 274,509 | 0 | 8,486,763 | 301,303 | 390,804 | 0 |
| 20153 | 10,120,418 | 328,643 | 420,029 | 0 | 18,543,588 | 625,422 | 807,782 | 0 |
| 20154 | 13,761,661 | 452,776 | 588,526 | 0 | 32,075,416 | 1,067,374 | 1,383,086 | 0 |
| 20161 | 15,883,934 | 483,910 | 631,349 | 0 | 46,035,932 | 1,479,258 | 1,914,412 | 0 |
| 20162 | 19,393,528 | 612,533 | 798,693 | 0 | 59,159,541 | 1,877,861 | 2,438,597 | 0 |
| 20163 | 21,865,150 | 696,923 | 897,661 | 0 | 70,904,273 | 2,246,142 | 2,916,229 | 0 |
| 20164 | 23,307,077 | 756,913 | 958,805 | 0 | 80,449,689 | 2,550,279 | 3,286,508 | 0 |
| 20171 | 21,654,070 | 714,049 | 888,538 | 0 | 86,219,825 | 2,780,418 | 3,543,697 | 0 |
| 20172 | 21,541,411 | 721,196 | 876,951 | 0 | 88,367,708 | 2,889,081 | 3,621,954 | 0 |
| 20173 | 20,707,871 | 750,400 | 900,365 | 0 | 87,210,429 | 2,942,559 | 3,624,659 | 0 |
| 20174 | 18,176,244 | 706,546 | 848,233 | 0 | 82,079,596 | 2,892,191 | 3,514,087 | 0 |
| 20181 | 18,289,503 | 688,308 | 806,118 | 0 | 78,715,029 | 2,866,451 | 3,431,667 | 0 |
| 20182 | 21,062,987 | 652,873 | 754,458 | 0 | 78,236,605 | 2,798,128 | 3,309,174 | 0 |

Selected: 12 pt Trend
0.0%

Trend Period (Years) for Most Recent Year in Experience Period: 2.922
(Justify in Filing Memorandum)

| Rolling 4-Qtr | Annual Trend |
|---------------|--------------|
| 8 pt | 3.2% |
| 12 pt | 0.0% |
| 16 pt | -4.9% |
| 20 pt | #NUM! |
| 24 pt | #NUM! |

Trend Factors:

| | |
|----------------------------|--------------|
| 6 th Prior Year | 1.002 |
| 5 th Prior Year | 1.002 |
| 4 th Prior Year | 1.001 |
| 3 rd Prior Year | 1.001 |
| 2 nd Prior Year | 1.001 |
| Most Recent Year | 1.001 |

**Canal Insurance Company
Commercial Auto Liability**

Loss & DCCE Development

Commerical Auto-Liability

Selected Ultimate Loss & DCCE:

| |
|----------|
| Incurred |
| NA |

Selected Ultimate DCCE (if applicable):

| Ultimate \$ | Fiscal Accident Year Ending | | | | | | | | | |
|--------------------------------|-----------------------------|-------------------|--------------------|-------------------|-------------------|--------------------|-------------------|-------------------|--------------------|--------------------|
| | 20092 | 20102 | 20112 | 20122 | 20132 | 20142 | 20152 | 20162 | 20172 | 20182 |
| Paid Loss Method | 120,628,700 | 98,171,538 | 127,077,881 | 94,105,530 | 95,535,867 | 105,565,617 | 85,780,582 | 89,113,635 | 109,661,059 | 132,136,318 |
| Incurred Loss Method | 121,058,065 | 98,522,319 | 129,041,338 | 93,141,146 | 94,971,711 | 103,905,836 | 83,417,859 | 87,421,300 | 117,546,391 | 135,096,072 |
| Selected | 121,058,065 | 98,522,319 | 129,041,338 | 93,141,146 | 94,971,711 | 103,905,836 | 83,417,859 | 87,421,300 | 117,546,391 | 135,096,072 |
| Dollar DCCE Method | | | | | | | | | | |
| Ratio DCCE Ratio Method | | | | | | | | | | |
| Selected | | | | | | | | | | |

| Selected LDFs | Fiscal Accident Year Ending | | | | | | | | | |
|---------------|-----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 20092 | 20102 | 20112 | 20122 | 20132 | 20142 | 20152 | 20162 | 20172 | 20182 |
| Loss | 1.000 | 1.001 | 1.002 | 1.006 | 1.012 | 1.027 | 1.053 | 1.123 | 1.212 | 1.646 |
| DCCE | 1.000 | 1.001 | 1.002 | 1.006 | 1.012 | 1.027 | 1.053 | 1.123 | 1.212 | 1.646 |

**Canal Insurance Company
Commercial Auto Liability**

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles
Commerical Auto-Liability

| Months of Development | | | | | | | | | | |
|-----------------------------|-------------|-------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Fiscal Accident Year Ending | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 25,871,479 | 50,456,486 | 80,076,003 | 96,546,152 | 106,265,791 | 112,358,483 | 116,980,586 | 119,523,886 | 120,557,459 | 120,628,700 |
| 20102 | 17,254,362 | 43,126,254 | 67,757,974 | 80,470,552 | 87,354,806 | 94,166,904 | 95,838,458 | 97,817,156 | 98,113,559 | |
| 20112 | 28,138,221 | 58,797,780 | 87,486,567 | 106,713,398 | 115,546,491 | 122,874,758 | 124,857,438 | 126,230,389 | | |
| 20122 | 20,903,584 | 43,301,682 | 57,938,873 | 74,870,141 | 85,251,462 | 89,597,459 | 91,874,052 | | | |
| 20132 | 19,981,534 | 48,594,306 | 69,362,102 | 80,749,479 | 88,564,181 | 91,500,721 | | | | |
| 20142 | 22,329,807 | 44,133,590 | 62,659,862 | 84,079,042 | 96,247,029 | | | | | |
| 20152 | 16,481,983 | 39,553,615 | 56,674,594 | 69,415,248 | | | | | | |
| 20162 | 14,647,579 | 35,347,881 | 58,090,616 | | | | | | | |
| 20172 | 19,937,555 | 47,959,457 | | | | | | | | |
| 20182 | 24,019,915 | | | | | | | | | |
| Age to Age Factors | | | | | | | | | | |
| Fiscal Accident Year Ending | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.950 | 1.587 | 1.206 | 1.101 | 1.057 | 1.041 | 1.022 | 1.009 | 1.001 | |
| 20102 | 2.499 | 1.571 | 1.188 | 1.086 | 1.078 | 1.018 | 1.021 | 1.003 | | |
| 20112 | 2.090 | 1.488 | 1.220 | 1.083 | 1.063 | 1.016 | 1.011 | | | |
| 20122 | 2.071 | 1.338 | 1.292 | 1.139 | 1.051 | 1.025 | | | | |
| 20132 | 2.432 | 1.427 | 1.164 | 1.097 | 1.033 | | | | | |
| 20142 | 1.976 | 1.420 | 1.342 | 1.145 | | | | | | |
| 20152 | 2.400 | 1.433 | 1.225 | | | | | | | |
| 20162 | 2.413 | 1.643 | | | | | | | | |
| 20172 | 2.405 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Wtd Avg | 2.406 | 1.491 | 1.241 | 1.127 | 1.050 | 1.019 | 1.017 | 1.006 | 1.001 | 1.000 |
| Selected | 2.406 | 1.491 | 1.241 | 1.127 | 1.050 | 1.019 | 1.017 | 1.006 | 1.001 | 1.000 |
| Age-Ult | 5.501 | 2.287 | 1.534 | 1.236 | 1.097 | 1.044 | 1.024 | 1.007 | 1.001 | 1.000 |
| Ultimate \$ | 132,136,318 | 109,661,059 | 89,113,635 | 85,780,582 | 105,565,617 | 95,535,867 | 94,105,530 | 127,077,881 | 98,171,538 | 120,628,700 |

**Canal Insurance Company
Commercial Auto Liability**

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

Commerical Auto-Liability

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 58,397,802 | 86,869,450 | 102,391,629 | 109,458,682 | 115,108,341 | 117,237,656 | 120,525,043 | 120,765,132 | 120,986,823 | 121,058,065 |
| 20102 | 52,638,513 | 74,543,857 | 83,332,152 | 89,233,440 | 92,689,437 | 96,477,107 | 97,639,945 | 98,391,425 | 98,464,339 | |
| 20112 | 68,217,542 | 93,814,283 | 109,612,426 | 121,476,219 | 124,520,331 | 127,679,368 | 128,453,723 | 128,792,266 | | |
| 20122 | 46,310,995 | 71,167,869 | 79,296,865 | 86,052,472 | 91,950,817 | 92,589,605 | 92,606,002 | | | |
| 20132 | 51,635,681 | 74,728,554 | 86,174,914 | 91,458,096 | 93,122,155 | 93,847,230 | | | | |
| 20142 | 56,409,863 | 78,575,845 | 90,601,266 | 101,735,739 | 101,197,167 | 0 | | | | |
| 20152 | 48,975,935 | 73,564,995 | 78,481,957 | 79,249,922 | | | | | | |
| 20162 | 57,092,846 | 76,729,953 | 77,814,368 | | | | | | | |
| 20172 | 76,010,268 | 96,989,642 | | | | | | | | |
| 20182 | 82,077,043 | | | | | | | | | |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|-------------|------------|------------|-------------|------------|------------|-------------|------------|-------------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.488 | 1.179 | 1.069 | 1.052 | 1.018 | 1.028 | 1.002 | 1.002 | 1.001 | |
| 20102 | 1.416 | 1.118 | 1.071 | 1.039 | 1.041 | 1.012 | 1.008 | 1.001 | | |
| 20112 | 1.375 | 1.168 | 1.108 | 1.025 | 1.025 | 1.006 | 1.003 | | | |
| 20122 | 1.537 | 1.114 | 1.085 | 1.069 | 1.007 | 1.000 | | | | |
| 20132 | 1.447 | 1.153 | 1.061 | 1.018 | 1.008 | | | | | |
| 20142 | 1.393 | 1.153 | 1.123 | 0.995 | | | | | | |
| 20152 | 1.502 | 1.067 | 1.010 | | | | | | | |
| 20162 | 1.344 | 1.014 | | | | | | | | |
| 20172 | 1.276 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Wtd Avg | 1.358 | 1.079 | 1.067 | 1.025 | 1.015 | 1.006 | 1.004 | 1.001 | 1.001 | 1.000 |
| Selected | 1.358 | 1.079 | 1.067 | 1.025 | 1.015 | 1.006 | 1.004 | 1.001 | 1.001 | 1.000 |
| Age-Ult | 1.646 | 1.212 | 1.123 | 1.053 | 1.027 | 1.012 | 1.006 | 1.002 | 1.001 | 1.000 |
| Ultimate \$ | 135,096,072 | 117,546,391 | 87,421,300 | 83,417,859 | 103,905,836 | 94,971,711 | 93,141,146 | 129,041,338 | 98,522,319 | 121,058,065 |

**Canal Insurance Company
Commercial Auto Liability**

Non-Catastrophe Incurred DCCE Development - Annual Triangles
Commerical Auto-Liability

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 3,057,931 | 5,308,985 | 9,157,212 | 11,654,170 | 13,341,398 | 13,989,127 | 14,608,086 | 14,984,269 | 15,203,066 | 15,282,062 |
| 20102 | 1,439,524 | 2,669,407 | 4,691,717 | 6,324,911 | 7,651,719 | 8,292,392 | 8,424,170 | 8,593,451 | 8,612,860 | |
| 20112 | 1,744,171 | 3,805,023 | 7,077,417 | 10,333,529 | 12,384,255 | 13,691,692 | 14,117,281 | 14,260,822 | | |
| 20122 | 937,518 | 1,938,809 | 4,366,084 | 6,968,921 | 8,221,853 | 8,889,215 | 9,239,311 | | | |
| 20132 | 1,368,885 | 2,852,580 | 5,675,659 | 8,176,799 | 10,214,657 | 10,772,955 | | | | |
| 20142 | 1,542,085 | 3,199,109 | 5,633,062 | 10,162,411 | 11,806,252 | | | | | |
| 20152 | 1,699,872 | 2,580,033 | 5,065,054 | 7,390,808 | | | | | | |
| 20162 | 1,498,522 | 3,645,768 | 6,685,511 | | | | | | | |
| 20172 | 2,001,158 | 4,228,277 | | | | | | | | |
| 20182 | 1,580,682 | | | | | | | | | |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|------------|------------|------------|------------|------------|-----------|------------|-----------|------------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.736 | 1.725 | 1.273 | 1.145 | 1.049 | 1.044 | 1.026 | 1.015 | 1.005 | |
| 20102 | 1.854 | 1.758 | 1.348 | 1.210 | 1.084 | 1.016 | 1.020 | 1.002 | | |
| 20112 | 2.182 | 1.860 | 1.460 | 1.198 | 1.106 | 1.031 | 1.010 | | | |
| 20122 | 2.068 | 2.252 | 1.596 | 1.180 | 1.081 | 1.039 | | | | |
| 20132 | 2.084 | 1.990 | 1.441 | 1.249 | 1.055 | | | | | |
| 20142 | 2.075 | 1.761 | 1.804 | 1.162 | | | | | | |
| 20152 | 1.518 | 1.963 | 1.459 | | | | | | | |
| 20162 | 2.433 | 1.834 | | | | | | | | |
| 20172 | 2.113 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Wtd Avg | 2.011 | 1.844 | 1.571 | 1.195 | 1.082 | 1.029 | 1.019 | 1.010 | 1.005 | 1.000 |
| Selected | 2.011 | 1.844 | 1.571 | 1.195 | 1.082 | 1.029 | 1.019 | 1.010 | 1.005 | 1.000 |
| Age-Ult | 8.023 | 3.990 | 2.163 | 1.377 | 1.152 | 1.065 | 1.034 | 1.015 | 1.005 | 1.000 |
| Ultimate \$ | 12,681,235 | 16,871,771 | 14,463,342 | 10,175,007 | 13,601,708 | 11,468,683 | 9,555,139 | 14,479,747 | 8,657,613 | 15,282,062 |

**Canal Insurance Company
Commercial Auto Liability**

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles
Commerical Auto-Liability

| Months of Development | | | | | | | | | | |
|-----------------------------|--------------------|--------------------|-------------------|-------------------|--------------------|-------------------|-------------------|--------------------|-------------------|--------------------|
| Fiscal Accident Year Ending | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 5.24% | 6.11% | 8.94% | 10.65% | 11.59% | 11.93% | 12.12% | 12.41% | 12.57% | 12.62% |
| 20102 | 2.73% | 3.58% | 5.63% | 7.09% | 8.26% | 8.60% | 8.63% | 8.73% | 8.75% | |
| 20112 | 2.56% | 4.06% | 6.46% | 8.51% | 9.95% | 10.72% | 10.99% | 11.07% | | |
| 20122 | 2.02% | 2.72% | 5.51% | 8.10% | 8.94% | 9.60% | 9.98% | | | |
| 20132 | 2.65% | 3.82% | 6.59% | 8.94% | 10.97% | 11.48% | | | | |
| 20142 | 2.73% | 4.07% | 6.22% | 9.99% | 11.67% | | | | | |
| 20152 | 3.47% | 3.51% | 6.45% | 9.33% | | | | | | |
| 20162 | 2.62% | 4.75% | 8.59% | | | | | | | |
| 20172 | 2.63% | 4.36% | | | | | | | | |
| 20182 | 1.93% | | | | | | | | | |
| Age to Age Factors | | | | | | | | | | |
| Fiscal Accident Year Ending | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.167 | 1.463 | 1.191 | 1.089 | 1.030 | 1.016 | 1.024 | 1.013 | 1.005 | |
| 20102 | 1.309 | 1.572 | 1.259 | 1.165 | 1.041 | 1.004 | 1.012 | 1.002 | | |
| 20112 | 1.586 | 1.592 | 1.317 | 1.169 | 1.078 | 1.025 | 1.008 | | | |
| 20122 | 1.346 | 2.021 | 1.471 | 1.104 | 1.074 | 1.039 | | | | |
| 20132 | 1.440 | 1.725 | 1.357 | 1.227 | 1.047 | | | | | |
| 20142 | 1.489 | 1.527 | 1.607 | 1.168 | | | | | | |
| 20152 | 1.010 | 1.840 | 1.445 | | | | | | | |
| 20162 | 1.810 | 1.808 | | | | | | | | |
| 20172 | 1.656 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Avg | 1.492 | 1.725 | 1.470 | 1.166 | 1.066 | 1.023 | 1.015 | 1.007 | 1.005 | 1.000 |
| Selected | 1.492 | 1.725 | 1.470 | 1.166 | 1.066 | 1.023 | 1.015 | 1.007 | 1.005 | 1.000 |
| Age-Ult | 4.938 | 3.309 | 1.918 | 1.305 | 1.119 | 1.050 | 1.026 | 1.012 | 1.005 | 1.000 |
| Ultimate DCCE Ratio | 9.5% | 14.4% | 16.5% | 12.2% | 13.1% | 12.0% | 10.2% | 11.2% | 8.8% | 12.6% |
| Selected Ult Loss | 135,096,072 | 117,546,391 | 87,421,300 | 83,417,859 | 103,905,836 | 94,971,711 | 93,141,146 | 129,041,338 | 98,522,319 | 121,058,065 |
| Ultimate DCCE | 12,848,105 | 16,958,713 | 14,408,073 | 10,153,976 | 13,565,979 | 11,443,494 | 9,538,467 | 14,456,530 | 8,657,613 | 15,282,062 |
| DCCE Age-Ult | 8.128 | 4.011 | 2.155 | 1.374 | 1.149 | 1.062 | 1.032 | 1.014 | 1.005 | 1.000 |

**Canal Insurance Company
Commercial Auto Liability**

Non-Catastrophe Reported Claim Count Development - Annual Triangles
Commerical Auto-Liability

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 6,012 | 6,446 | 6,486 | 6,500 | 6,521 | 6,527 | 6,528 | 6,531 | 6,532 | 6,534 |
| 20102 | 5,328 | 5,703 | 5,741 | 5,761 | 5,769 | 5,773 | 5,775 | 5,775 | 5,775 | 0 |
| 20112 | 6,842 | 7,304 | 7,367 | 7,378 | 7,383 | 7,384 | 7,386 | 7,387 | 0 | 0 |
| 20122 | 6,592 | 7,034 | 7,076 | 7,087 | 7,109 | 7,112 | 7,112 | 0 | 0 | 0 |
| 20132 | 6,688 | 7,119 | 7,154 | 7,219 | 7,228 | 7,234 | 0 | 0 | 0 | 0 |
| 20142 | 5,677 | 5,975 | 6,101 | 6,126 | 6,131 | 0 | 0 | 0 | 0 | 0 |
| 20152 | 5,057 | 5,358 | 5,386 | 5,394 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20162 | 4,777 | 5,010 | 5,044 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20172 | 5,226 | 5,463 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20182 | 4,883 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|-------|-------|-------|-------|-------|-------|--------|---------|---------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.072 | 1.006 | 1.002 | 1.003 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20102 | 1.070 | 1.007 | 1.003 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 20112 | 1.068 | 1.009 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | | | |
| 20122 | 1.067 | 1.006 | 1.002 | 1.003 | 1.000 | 1.000 | | | | |
| 20132 | 1.064 | 1.005 | 1.009 | 1.001 | 1.001 | | | | | |
| 20142 | 1.052 | 1.021 | 1.004 | 1.001 | | | | | | |
| 20152 | 1.060 | 1.005 | 1.001 | | | | | | | |
| 20162 | 1.049 | 1.007 | | | | | | | | |
| 20172 | 1.045 | | | | | | | | | |
| 3 Yr Wtd Avg | 1.051 | 1.012 | 1.005 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 1.051 | 1.012 | 1.005 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 1.072 | 1.020 | 1.008 | 1.003 | 1.001 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 |
| Ultimate # | 5,235 | 5,572 | 5,086 | 5,410 | 6,139 | 7,240 | 7,116 | 7,390 | 5,777 | 6,534 |

**Canal Insurance Company
Commercial Auto Liability**

Non-Catastrophe Paid Claim Count Development - Annual Triangles
Commerical Auto-Liability

| Months of Development | | | | | | | | | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Fiscal Accident Year Ending | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 4,675 | 5,990 | 6,261 | 6,376 | 6,451 | 6,483 | 6,496 | 6,507 | 6,513 | 6,515 |
| 20102 | 3,785 | 5,330 | 5,579 | 5,685 | 5,732 | 5,754 | 5,764 | 5,769 | 5,770 | |
| 20112 | 5,100 | 6,893 | 7,156 | 7,282 | 7,334 | 7,358 | 7,370 | 7,379 | | |
| 20122 | 5,198 | 6,685 | 6,895 | 6,992 | 7,057 | 7,084 | 7,099 | | | |
| 20132 | 5,408 | 6,788 | 6,962 | 7,109 | 7,168 | 7,188 | | | | |
| 20142 | 4,498 | 5,582 | 5,898 | 6,031 | 6,095 | | | | | |
| 20152 | 3,692 | 5,012 | 5,231 | 5,344 | | | | | | |
| 20162 | 3,561 | 4,620 | 4,921 | | | | | | | |
| 20172 | 3,962 | 5,127 | | | | | | | | |
| 20182 | 3,750 | | | | | | | | | |

| Age to Age Factors | | | | | | | | | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|---------|
| Fiscal Accident Year Ending | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.281 | 1.045 | 1.018 | 1.012 | 1.005 | 1.002 | 1.002 | 1.001 | 1.000 | |
| 20102 | 1.408 | 1.047 | 1.019 | 1.008 | 1.004 | 1.002 | 1.001 | 1.000 | | |
| 20112 | 1.352 | 1.038 | 1.018 | 1.007 | 1.003 | 1.002 | 1.001 | | | |
| 20122 | 1.286 | 1.031 | 1.014 | 1.009 | 1.004 | 1.002 | | | | |
| 20132 | 1.255 | 1.026 | 1.021 | 1.008 | 1.003 | | | | | |
| 20142 | 1.241 | 1.057 | 1.023 | 1.011 | | | | | | |
| 20152 | 1.358 | 1.044 | 1.022 | | | | | | | |
| 20162 | 1.297 | 1.065 | | | | | | | | |
| 20172 | 1.294 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Wtd Avg | 1.316 | 1.055 | 1.022 | 1.009 | 1.003 | 1.002 | 1.001 | 1.001 | 1.000 | 1.000 |
| Selected | 1.316 | 1.055 | 1.022 | 1.009 | 1.003 | 1.002 | 1.001 | 1.001 | 1.000 | 1.000 |
| Age-Ult | 1.442 | 1.096 | 1.039 | 1.017 | 1.007 | 1.004 | 1.002 | 1.001 | 1.000 | 1.000 |
| Ultimate # | 5,408 | 5,619 | 5,112 | 5,433 | 6,139 | 7,217 | 7,114 | 7,385 | 5,772 | 6,515 |

**Canal Insurance Company
Commercial Auto Physical Damage**

Loss & DCCE Development

Commercial Auto - Physical Damage

Selected Ultimate Loss & DCCE:

| |
|----------|
| Incurred |
| NA |

Selected Ultimate DCCE (if applicable):

| Ultimate \$ | Fiscal Accident Year Ending | | | | | | | | | |
|--------------------------------|-----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | 20092 | 20102 | 20112 | 20122 | 20132 | 20142 | 20152 | 20162 | 20172 | 20182 |
| Paid Loss Method | 25,333,578 | 24,074,638 | 31,210,636 | 27,272,006 | 23,120,664 | 19,054,630 | 17,040,366 | 19,244,966 | 26,987,524 | 30,791,224 |
| Incurred Loss Method | 25,320,578 | 24,074,638 | 31,210,635 | 27,272,005 | 23,122,164 | 19,054,629 | 17,037,697 | 19,178,654 | 26,859,178 | 29,908,108 |
| Selected | 25,320,578 | 24,074,638 | 31,210,635 | 27,272,005 | 23,122,164 | 19,054,629 | 17,037,697 | 19,178,654 | 26,859,178 | 29,908,108 |
| Dollar DCCE Method | | | | | | | | | | |
| Ratio DCCE Ratio Method | | | | | | | | | | |
| Selected | | | | | | | | | | |

| Selected LDFs | Fiscal Accident Year Ending | | | | | | | | | |
|---------------|-----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 20092 | 20102 | 20112 | 20122 | 20132 | 20142 | 20152 | 20162 | 20172 | 20182 |
| Loss | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.999 | 1.001 | 0.999 | 0.989 | 0.960 |
| DCCE | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.999 | 1.001 | 0.999 | 0.989 | 0.960 |

**Canal Insurance Company
Commercial Auto Physical Damage**

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles
Commerical Auto - Physical Damage

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 23,648,553 | 25,294,500 | 25,290,645 | 25,355,700 | 25,342,868 | 25,338,661 | 25,335,136 | 25,334,278 | 25,334,111 | 25,333,578 |
| 20102 | 22,030,029 | 24,082,531 | 24,034,120 | 24,051,340 | 24,076,463 | 24,076,747 | 24,076,418 | 24,076,418 | 24,075,145 | |
| 20112 | 28,296,294 | 31,290,094 | 31,231,942 | 31,212,292 | 31,200,494 | 31,206,648 | 31,212,201 | 31,212,202 | | |
| 20122 | 25,656,937 | 27,336,696 | 27,286,927 | 27,242,351 | 27,278,486 | 27,275,849 | 27,273,664 | | | |
| 20132 | 21,787,527 | 23,162,669 | 23,021,643 | 23,111,437 | 23,165,670 | 23,121,219 | | | | |
| 20142 | 17,754,671 | 19,220,612 | 19,098,451 | 19,056,088 | 19,064,645 | | | | | |
| 20152 | 15,380,922 | 17,155,844 | 16,964,666 | 17,025,058 | | | | | | |
| 20162 | 17,949,127 | 19,329,118 | 19,192,653 | | | | | | | |
| 20172 | 25,434,179 | 27,133,256 | | | | | | | | |
| 20182 | 28,595,478 | | | | | | | | | |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.070 | 1.000 | 1.003 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 20102 | 1.093 | 0.998 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 20112 | 1.106 | 0.998 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | | | |
| 20122 | 1.065 | 0.998 | 0.998 | 1.001 | 1.000 | 1.000 | | | | |
| 20132 | 1.063 | 0.994 | 1.004 | 1.002 | 0.998 | | | | | |
| 20142 | 1.083 | 0.994 | 0.998 | 1.000 | | | | | | |
| 20152 | 1.115 | 0.989 | 1.004 | | | | | | | |
| 20162 | 1.077 | 0.993 | | | | | | | | |
| 20172 | 1.067 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Wtd Avg | 1.083 | 0.992 | 1.002 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 1.083 | 0.992 | 1.002 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 1.077 | 0.995 | 1.003 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Ultimate \$ | 30,791,224 | 26,987,524 | 19,244,966 | 17,040,366 | 19,054,630 | 23,120,664 | 27,272,006 | 31,210,636 | 24,074,638 | 25,333,578 |

**Canal Insurance Company
Commercial Auto Physical Damage**

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles
Commerical Auto - Physical Damage

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 25,695,912 | 25,297,875 | 25,277,645 | 25,342,700 | 25,329,868 | 25,325,661 | 25,322,136 | 25,321,278 | 25,321,111 | 25,320,578 |
| 20102 | 24,327,723 | 24,132,618 | 24,034,120 | 24,058,628 | 24,078,963 | 24,076,747 | 24,076,418 | 24,076,418 | 24,075,145 | |
| 20112 | 31,463,033 | 31,301,519 | 31,237,167 | 31,217,517 | 31,200,494 | 31,206,648 | 31,212,201 | 31,212,202 | | |
| 20122 | 27,963,280 | 27,370,696 | 27,304,927 | 27,242,351 | 27,278,486 | 27,275,849 | 27,273,664 | | | |
| 20132 | 23,457,508 | 23,346,442 | 23,198,053 | 23,112,937 | 23,167,170 | 23,122,719 | | | | |
| 20142 | 19,666,103 | 19,320,595 | 19,109,435 | 19,066,959 | 19,064,645 | | | | | |
| 20152 | 17,603,812 | 17,221,755 | 16,984,666 | 17,025,058 | | | | | | |
| 20162 | 19,886,721 | 19,330,174 | 19,192,653 | | | | | | | |
| 20172 | 28,111,930 | 27,163,568 | | | | | | | | |
| 20182 | 31,142,832 | | | | | | | | | |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 0.985 | 0.999 | 1.003 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20102 | 0.992 | 0.996 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 20112 | 0.995 | 0.998 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | | | |
| 20122 | 0.979 | 0.998 | 0.998 | 1.001 | 1.000 | 1.000 | | | | |
| 20132 | 0.995 | 0.994 | 0.996 | 1.002 | 0.998 | | | | | |
| 20142 | 0.982 | 0.989 | 0.998 | 1.000 | | | | | | |
| 20152 | 0.978 | 0.986 | 1.002 | | | | | | | |
| 20162 | 0.972 | 0.993 | | | | | | | | |
| 20172 | 0.966 | | | | | | | | | |
| 3 Yr Wtd Avg | 0.971 | 0.990 | 0.999 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 0.971 | 0.990 | 0.999 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 0.960 | 0.989 | 0.999 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Ultimate \$ | 29,908,108 | 26,859,178 | 19,178,654 | 17,037,697 | 19,054,629 | 23,122,164 | 27,272,005 | 31,210,635 | 24,074,638 | 25,320,578 |

**Canal Insurance Company
Commercial Auto Physical Damage**

Non-Catastrophe Incurred DCCE Development - Annual Triangles
Commerical Auto - Physical Damage

| Months of Development | | | | | | | | | | |
|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Fiscal Accident Year Ending | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 1,455,710 | 1,378,259 | 1,384,286 | 1,384,554 | 1,384,669 | 1,384,793 | 1,384,796 | 1,384,938 | 1,384,938 | 1,384,938 |
| 20102 | 1,313,535 | 1,234,063 | 1,250,870 | 1,261,220 | 1,269,569 | 1,273,843 | 1,273,847 | 1,273,847 | 1,273,847 | |
| 20112 | 1,778,605 | 1,713,267 | 1,717,468 | 1,718,872 | 1,719,330 | 1,719,763 | 1,720,005 | 1,720,006 | | |
| 20122 | 1,106,113 | 1,025,747 | 1,032,544 | 1,033,336 | 1,033,496 | 1,034,259 | 1,035,763 | | | |
| 20132 | 879,263 | 911,996 | 1,026,000 | 1,166,431 | 1,180,564 | 1,196,213 | | | | |
| 20142 | 731,288 | 744,916 | 761,055 | 777,970 | 784,017 | | | | | |
| 20152 | 796,424 | 829,669 | 876,569 | 916,606 | | | | | | |
| 20162 | 756,926 | 773,351 | 787,773 | | | | | | | |
| 20172 | 1,013,198 | 1,024,304 | | | | | | | | |
| 20182 | 1,060,479 | | | | | | | | | |

| Age to Age Factors | | | | | | | | | | |
|-----------------------------|-----------|-----------|---------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Fiscal Accident Year Ending | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 0.947 | 1.004 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 20102 | 0.939 | 1.014 | 1.008 | 1.007 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 20112 | 0.963 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | | | |
| 20122 | 0.927 | 1.007 | 1.001 | 1.000 | 1.001 | 1.001 | | | | |
| 20132 | 1.037 | 1.125 | 1.137 | 1.012 | 1.013 | | | | | |
| 20142 | 1.019 | 1.022 | 1.022 | 1.008 | | | | | | |
| 20152 | 1.042 | 1.057 | 1.046 | | | | | | | |
| 20162 | 1.022 | 1.019 | | | | | | | | |
| 20172 | 1.011 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Wtd Avg | 1.024 | 1.033 | 1.074 | 1.007 | 1.004 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 1.024 | 1.033 | 1.074 | 1.007 | 1.004 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 1.149 | 1.122 | 1.087 | 1.012 | 1.005 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Ultimate \$ | 1,218,496 | 1,149,705 | 855,978 | 927,253 | 787,743 | 1,196,772 | 1,035,796 | 1,720,006 | 1,273,847 | 1,384,938 |

**Canal Insurance Company
Commercial Auto Physical Damage**

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles
Commerical Auto - Physical Damage

| Months of Development | | | | | | | | | | |
|-----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Fiscal Accident Year Ending | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 5.67% | 5.45% | 5.48% | 5.46% | 5.47% | 5.47% | 5.47% | 5.47% | 5.47% | 5.47% |
| 20102 | 5.40% | 5.11% | 5.20% | 5.24% | 5.27% | 5.29% | 5.29% | 5.29% | 5.29% | 5.29% |
| 20112 | 5.65% | 5.47% | 5.50% | 5.51% | 5.51% | 5.51% | 5.51% | 5.51% | 5.51% | 5.51% |
| 20122 | 3.96% | 3.75% | 3.78% | 3.79% | 3.79% | 3.79% | 3.80% | 3.80% | 3.80% | 3.80% |
| 20132 | 3.75% | 3.91% | 4.42% | 5.05% | 5.10% | 5.17% | 5.17% | 5.17% | 5.17% | 5.17% |
| 20142 | 3.72% | 3.86% | 3.98% | 4.08% | 4.11% | 4.11% | 4.11% | 4.11% | 4.11% | 4.11% |
| 20152 | 4.52% | 4.82% | 5.16% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% | 5.38% |
| 20162 | 3.81% | 4.00% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% |
| 20172 | 3.60% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% | 3.77% |
| 20182 | 3.41% | 3.41% | 3.41% | 3.41% | 3.41% | 3.41% | 3.41% | 3.41% | 3.41% | 3.41% |
| Age to Age Factors | | | | | | | | | | |
| Fiscal Accident Year Ending | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 0.962 | 1.005 | 0.998 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 20102 | 0.947 | 1.018 | 1.007 | 1.006 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 20112 | 0.968 | 1.005 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 20122 | 0.947 | 1.009 | 1.003 | 0.999 | 1.001 | 1.002 | 1.002 | 1.002 | 1.002 | 1.002 |
| 20132 | 1.042 | 1.132 | 1.141 | 1.010 | 1.015 | 1.015 | 1.015 | 1.015 | 1.015 | 1.015 |
| 20142 | 1.037 | 1.033 | 1.025 | 1.008 | 1.008 | 1.008 | 1.008 | 1.008 | 1.008 | 1.008 |
| 20152 | 1.065 | 1.071 | 1.043 | 1.043 | 1.043 | 1.043 | 1.043 | 1.043 | 1.043 | 1.043 |
| 20162 | 1.051 | 1.026 | 1.026 | 1.026 | 1.026 | 1.026 | 1.026 | 1.026 | 1.026 | 1.026 |
| 20172 | 1.046 | 1.046 | 1.046 | 1.046 | 1.046 | 1.046 | 1.046 | 1.046 | 1.046 | 1.046 |
| | | | | | | | | | | Tail |
| 3 Yr Avg | 1.054 | 1.043 | 1.070 | 1.005 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 1.054 | 1.043 | 1.070 | 1.005 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 1.190 | 1.129 | 1.082 | 1.011 | 1.006 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 |
| Ultimate DCCE Ratio | 4.1% | 4.3% | 4.4% | 5.4% | 4.1% | 5.2% | 3.8% | 5.5% | 5.3% | 5.5% |
| Selected Ult Loss | 29,908,108 | 26,859,178 | 19,178,654 | 17,037,697 | 19,054,629 | 23,122,164 | 27,272,005 | 31,210,635 | 24,074,638 | 25,320,578 |
| Ultimate DCCE | 1,211,799 | 1,143,301 | 851,652 | 927,829 | 788,282 | 1,196,904 | 1,035,800 | 1,720,007 | 1,273,847 | 1,384,938 |
| DCCE Age-Ult | 1.143 | 1.116 | 1.081 | 1.012 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 |

**Canal Insurance Company
Commercial Auto Physical Damage**

Non-Catastrophe Reported Claim Count Development - Annual Triangles
Commerical Auto - Physical Damage

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 2,865 | 2,945 | 2,946 | 2,946 | 2,946 | 2,946 | 2,946 | 2,946 | 2,947 | 2,947 |
| 20102 | 3,002 | 3,072 | 3,076 | 3,078 | 3,080 | 3,080 | 3,080 | 3,080 | 3,080 | 0 |
| 20112 | 3,745 | 3,848 | 3,850 | 3,855 | 3,857 | 3,857 | 3,858 | 3,858 | 0 | 0 |
| 20122 | 3,599 | 3,693 | 3,699 | 3,700 | 3,701 | 3,701 | 3,701 | 0 | 0 | 0 |
| 20132 | 2,941 | 3,005 | 3,008 | 3,015 | 3,016 | 3,016 | 0 | 0 | 0 | 0 |
| 20142 | 2,224 | 2,288 | 2,291 | 2,294 | 2,295 | 0 | 0 | 0 | 0 | 0 |
| 20152 | 2,103 | 2,159 | 2,159 | 2,160 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20162 | 2,219 | 2,291 | 2,294 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20172 | 2,609 | 2,673 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20182 | 2,370 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.028 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Tail |
| 20102 | 1.023 | 1.001 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 20112 | 1.028 | 1.001 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | | | |
| 20122 | 1.026 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | | | | |
| 20132 | 1.022 | 1.001 | 1.002 | 1.000 | 1.000 | | | | | |
| 20142 | 1.029 | 1.001 | 1.001 | 1.000 | | | | | | |
| 20152 | 1.027 | 1.000 | 1.000 | | | | | | | |
| 20162 | 1.032 | 1.001 | | | | | | | | |
| 20172 | 1.025 | | | | | | | | | |
| 3 Yr Wtd Avg | 1.028 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 1.028 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 1.031 | 1.003 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Ultimate # | 2,443 | 2,681 | 2,299 | 2,161 | 2,296 | 3,017 | 3,702 | 3,859 | 3,080 | 2,947 |

**Canal Insurance Company
Commercial Auto Physical Damage**

Non-Catastrophe Paid Claim Count Development - Annual Triangles
Commerical Auto - Physical Damage

| Fiscal Accident Year Ending | Months of Development | | | | | | | | | |
|-----------------------------|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 20092 | 2,567 | 2,938 | 2,944 | 2,944 | 2,944 | 2,944 | 2,944 | 2,944 | 2,945 | 2,945 |
| 20102 | 2,609 | 3,063 | 3,075 | 3,076 | 3,078 | 3,079 | 3,079 | 3,079 | 3,079 | |
| 20112 | 3,354 | 3,845 | 3,849 | 3,854 | 3,857 | 3,857 | 3,858 | 3,858 | | |
| 20122 | 3,388 | 3,691 | 3,698 | 3,700 | 3,701 | 3,701 | 3,701 | | | |
| 20132 | 2,803 | 3,003 | 3,007 | 3,014 | 3,015 | 3,015 | | | | |
| 20142 | 2,077 | 2,284 | 2,290 | 2,293 | 2,295 | | | | | |
| 20152 | 1,932 | 2,157 | 2,158 | 2,160 | | | | | | |
| 20162 | 2,092 | 2,284 | 2,289 | | | | | | | |
| 20172 | 2,428 | 2,664 | | | | | | | | |
| 20182 | 2,220 | | | | | | | | | |

| Fiscal Accident Year Ending | Age to Age Factors | | | | | | | | | |
|-----------------------------|--------------------|-------|-------|-------|-------|-------|-------|--------|---------|---------|
| | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-Ult |
| 20092 | 1.145 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 20102 | 1.174 | 1.004 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 20112 | 1.146 | 1.001 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | | | |
| 20122 | 1.089 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | | | | |
| 20132 | 1.071 | 1.001 | 1.002 | 1.000 | 1.000 | | | | | |
| 20142 | 1.100 | 1.003 | 1.001 | 1.001 | | | | | | |
| 20152 | 1.116 | 1.000 | 1.001 | | | | | | | |
| 20162 | 1.092 | 1.002 | | | | | | | | |
| 20172 | 1.097 | | | | | | | | | |
| | | | | | | | | | | Tail |
| 3 Yr Wtd Avg | 1.101 | 1.002 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected | 1.101 | 1.002 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Age-Ult | 1.106 | 1.004 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Ultimate # | 2,455 | 2,675 | 2,294 | 2,162 | 2,296 | 3,016 | 3,702 | 3,859 | 3,079 | 2,945 |

Canal Insurance Company
Commercial Auto Liability

Non-Catastrophe Loss and DCCE Trend
Commerical Auto-Liability

California Company-Specific Loss and DCCE Trend Data
Quarterly Data

| Calendar YYYYQ | Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims |
|----------------|------------------|---------------|-----------------|--------------------|---|
| 20114 | 0 | 0 | 0 | 0 | 0 |
| 20121 | 0 | 0 | 0 | 0 | 0 |
| 20122 | 0 | 0 | 0 | 0 | 0 |
| 20123 | 0 | 0 | 0 | 0 | 0 |
| 20124 | 0 | 0 | 0 | 0 | 0 |
| 20131 | 0 | 0 | 0 | 0 | 0 |
| 20132 | 0 | 0 | 0 | 0 | 0 |
| 20133 | 0 | 0 | 0 | 0 | 0 |
| 20134 | 0 | 0 | 0 | 0 | 0 |
| 20141 | 2 | 0 | 0 | 0 | 0 |
| 20142 | 4 | 0 | 0 | 0 | 0 |
| 20143 | 20 | 1 | 2 | 4,250 | 4,250 |
| 20144 | 39 | 6 | 8 | 14,005 | 14,047 |
| 20151 | 66 | 3 | 11 | 8,472 | 16,080 |
| 20152 | 133 | 11 | 25 | 26,762 | 36,130 |
| 20153 | 194 | 32 | 52 | 72,482 | 155,816 |
| 20154 | 224 | 49 | 68 | 235,828 | 190,320 |
| 20161 | 246 | 44 | 42 | 191,095 | 378,415 |
| 20162 | 290 | 49 | 65 | 203,808 | 263,750 |
| 20163 | 375 | 75 | 103 | 368,707 | 489,882 |
| 20164 | 442 | 93 | 105 | 343,941 | 441,799 |
| 20171 | 450 | 100 | 102 | 391,182 | 558,698 |
| 20172 | 473 | 84 | 96 | 914,745 | 936,986 |
| 20173 | 499 | 95 | 120 | 692,147 | 786,575 |
| 20174 | 433 | 100 | 93 | 825,569 | 916,057 |
| 20181 | 433 | 96 | 118 | 1,102,296 | 1,911,117 |
| 20182 | 422 | 119 | 120 | 3,035,745 | 2,671,123 |

Rolling 4-Quarter Data

| Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims | Closed Frequency per 100 Exposures | Reported Frequency per 100 Exposures | Paid Loss & DCCE Severity | Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims |
|------------------|---------------|-----------------|--------------------|---|------------------------------------|--------------------------------------|---------------------------|--|
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 2 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 6 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 26 | 1 | 2 | 4,250 | 4,250 | 3.87 | 7.74 | 4,250 | 4,250 |
| 65 | 7 | 10 | 18,254 | 18,296 | 10.71 | 15.30 | 2,608 | 2,614 |
| 129 | 10 | 21 | 26,727 | 34,376 | 7.74 | 16.26 | 2,673 | 3,438 |
| 258 | 21 | 46 | 53,489 | 70,506 | 8.14 | 17.83 | 2,547 | 3,357 |
| 432 | 52 | 96 | 121,721 | 222,073 | 12.03 | 22.22 | 2,341 | 4,271 |
| 616 | 95 | 156 | 343,545 | 398,346 | 15.42 | 25.32 | 3,616 | 4,193 |
| 796 | 136 | 187 | 526,168 | 760,681 | 17.08 | 23.49 | 3,869 | 5,593 |
| 954 | 174 | 227 | 703,213 | 988,301 | 18.25 | 23.80 | 4,041 | 5,680 |
| 1,135 | 217 | 278 | 999,439 | 1,322,367 | 19.12 | 24.50 | 4,606 | 6,094 |
| 1,353 | 261 | 315 | 1,107,552 | 1,573,847 | 19.30 | 23.29 | 4,243 | 6,030 |
| 1,557 | 317 | 375 | 1,307,638 | 1,754,129 | 20.36 | 24.09 | 4,125 | 5,534 |
| 1,739 | 352 | 406 | 2,018,576 | 2,427,364 | 20.24 | 23.34 | 5,735 | 6,896 |
| 1,863 | 372 | 423 | 2,342,016 | 2,724,057 | 19.97 | 22.70 | 6,296 | 7,323 |
| 1,855 | 379 | 411 | 2,823,644 | 3,198,316 | 20.43 | 22.16 | 7,450 | 8,439 |
| 1,838 | 375 | 427 | 3,534,757 | 4,550,735 | 20.41 | 23.24 | 9,426 | 12,135 |
| 1,786 | 410 | 451 | 5,655,757 | 6,284,872 | 22.95 | 25.25 | 13,795 | 15,329 |

| | Closed Frequency | Reported Frequency | Paid Severity | Total Paid (w/Partials) Severity |
|-------|------------------|--------------------|---------------|----------------------------------|
| 8 pt | 7.7% | -0.4% | 90.5% | 71.1% |
| 12 pt | 17.5% | -0.2% | 64.4% | 48.1% |
| 16 pt | 41.7% | 18.5% | 43.3% | 43.3% |
| 20 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 24 pt | #NUM! | #NUM! | #NUM! | #NUM! |

| | | | | | |
|---------------|--------------|-------|---------------------------------|------------------|---------------------------------|
| Selected: | 12 pt | Trend | Credibility (Justify in Exh 10) | Complement Trend | Credibility-Weighted Loss Trend |
| Frequency: | Closed | 17.5% | | | |
| Severity: | Paid | 64.4% | | | |
| Pure Premium: | | 93.3% | 0.0% | 5.0% | 5.0% |

Trend Period (Years) for Most Recent Year in Experience Period: 2.922
(Justify in Filing Memorandum)

Trend Factors:

| | |
|----------------------------|-------|
| 6 th Prior Year | 1.472 |
| 5 th Prior Year | 1.402 |
| 4 th Prior Year | 1.335 |
| 3 rd Prior Year | 1.271 |
| 2 nd Prior Year | 1.211 |
| Most Recent Year | 1.153 |

Canal Insurance Company
Commercial Auto Liability

Complement Loss and DCCE Trend

Complement Coverage1/Form1/Program1

| Calendar YYYYQ | Complement Loss and DCCE Trend Data Quarterly Data | | | | | Rolling 4-Quarter Data | | | | | Rolling 4-Quarter Data | | | | |
|-------------------|---|---------------|-----------------|-----------------------|--|------------------------|---------------|-----------------|-----------------------|--|--|--|------------------------------|--|--|
| | Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims | Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims | Closed Frequency per 100 Exposures | Reported Frequency per 100 Exposures | Paid Loss & DCCE Severity | Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims | |
| 20114 | | | | | | | | | | | | | | | |
| 20121 | | | | | | | | | | | | | | | |
| 20122 | | | | | | | | | | | | | | | |
| 20123 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20124 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20131 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20132 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20133 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20134 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20141 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20142 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20143 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20144 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20151 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20152 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20153 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20154 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20161 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20162 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20163 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20164 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20171 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20172 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20173 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20174 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20181 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20182 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |

Selected: Alternate Complement Trend

Frequency: _____

Severity: _____

Pure Premium: 5.0%

Alternate Pure Premium : 5.0% (Justify in Filing Memorandum)

| Rolling 4-Quarter Annual Trends | | | | |
|---------------------------------|------------------|--------------------|---------------|----------------------------------|
| | Closed Frequency | Reported Frequency | Paid Severity | Total Paid (w/Partials) Severity |
| 8 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 12 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 16 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 20 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 24 pt | #NUM! | #NUM! | #NUM! | #NUM! |

**Canal Insurance Company
Commercial Auto Physical Damage**

Non-Catastrophe Loss and DCCE Trend
Commerical Auto - Physical Damage

California Company-Specific Loss and DCCE Trend Data
Quarterly Data

| Calendar YYYYQ | Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims |
|----------------|------------------|---------------|-----------------|--------------------|---|
| 20114 | | | | | |
| 20121 | | | | | |
| 20122 | | | | | |
| 20123 | | | | | |
| 20124 | | | | | |
| 20131 | | | | | |
| 20132 | | 0 | 0 | 0 | 0 |
| 20133 | | 0 | 0 | 0 | 0 |
| 20134 | | 0 | 0 | 0 | 0 |
| 20141 | | 0 | 0 | 0 | 0 |
| 20142 | 1 | 0 | 0 | 0 | 0 |
| 20143 | 1 | 0 | 1 | 0 | 0 |
| 20144 | 3 | 1 | 0 | 5,070 | 5,070 |
| 20151 | 14 | 2 | 2 | 162,882 | 162,882 |
| 20152 | 30 | 6 | 6 | 20,528 | 20,528 |
| 20153 | 50 | 8 | 11 | (16,703) | (9,574) |
| 20154 | 77 | 18 | 21 | 121,745 | 177,999 |
| 20161 | 116 | 15 | 16 | 159,011 | 135,502 |
| 20162 | 196 | 29 | 32 | 343,748 | 353,802 |
| 20163 | 260 | 34 | 37 | 1,017,356 | 1,118,828 |
| 20164 | 292 | 32 | 31 | 456,583 | 453,128 |
| 20171 | 287 | 28 | 31 | 1,134,181 | 1,067,341 |
| 20172 | 305 | 22 | 10 | 422,422 | 349,159 |
| 20173 | 312 | 25 | 31 | 381,963 | 382,537 |
| 20174 | 312 | 14 | 19 | 441,489 | 668,604 |
| 20181 | 285 | 27 | 27 | 602,650 | 708,174 |
| 20182 | 299 | 29 | 24 | 950,677 | 617,998 |

Rolling 4-Quarter Data

| Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims | Closed Frequency per 100 Exposures | Reported Frequency per 100 Exposures | Paid Loss & DCCE Severity | Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims |
|------------------|---------------|-----------------|--------------------|---|------------------------------------|--------------------------------------|---------------------------|--|
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 1 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 1 | 0 | 1 | 0 | 0 | 0.00 | 74.53 | 0 | 0 |
| 4 | 1 | 1 | 5,070 | 5,070 | 23.36 | 23.36 | 5,070 | 5,070 |
| 18 | 3 | 3 | 167,952 | 167,952 | 16.49 | 16.49 | 55,984 | 55,984 |
| 48 | 9 | 9 | 188,479 | 188,479 | 18.82 | 18.82 | 20,942 | 20,942 |
| 97 | 17 | 19 | 171,776 | 178,905 | 17.45 | 19.50 | 10,104 | 10,524 |
| 172 | 34 | 40 | 288,452 | 351,834 | 19.78 | 23.27 | 8,484 | 10,348 |
| 274 | 47 | 54 | 284,581 | 324,455 | 17.14 | 19.69 | 6,055 | 6,903 |
| 440 | 70 | 80 | 607,802 | 657,729 | 15.91 | 18.18 | 8,683 | 9,396 |
| 650 | 96 | 106 | 1,641,861 | 1,786,131 | 14.77 | 16.31 | 17,103 | 18,606 |
| 864 | 110 | 116 | 1,976,698 | 2,061,260 | 12.73 | 13.43 | 17,970 | 18,739 |
| 1,035 | 123 | 131 | 2,951,868 | 2,993,100 | 11.88 | 12.65 | 23,999 | 24,334 |
| 1,144 | 116 | 109 | 3,030,542 | 2,988,457 | 10.14 | 9.52 | 26,125 | 25,763 |
| 1,196 | 107 | 103 | 2,395,148 | 2,252,166 | 8.95 | 8.61 | 22,385 | 21,048 |
| 1,217 | 89 | 91 | 2,380,055 | 2,467,642 | 7.32 | 7.48 | 26,742 | 27,726 |
| 1,214 | 88 | 87 | 1,848,525 | 2,108,475 | 7.25 | 7.17 | 21,006 | 23,960 |
| 1,208 | 95 | 101 | 2,376,780 | 2,377,314 | 7.86 | 8.36 | 25,019 | 25,024 |

| | | | | | |
|---------------|-------------------------|--------|---------------------------------|------------------|---------------------------------|
| Selected: | 12 pt | Trend | Credibility (Justify in Exh 10) | Complement Trend | Credibility-Weighted Loss Trend |
| Frequency: | Closed | -32.2% | | | |
| Severity: | Total Paid (w/Partials) | 56.6% | | | |
| Pure Premium: | | 6.1% | 0.0% | 7.0% | 7.0% |

Trend Period (Years) for Most Recent Year in Experience Period: **2.922**
(Justify in Filing Memorandum)

Trend Factors:

| | |
|----------------------------|-------|
| 6 th Prior Year | 1.709 |
| 5 th Prior Year | 1.597 |
| 4 th Prior Year | 1.493 |
| 3 rd Prior Year | 1.395 |
| 2 nd Prior Year | 1.304 |
| Most Recent Year | 1.219 |

| | Closed Frequency | Reported Frequency | Paid Severity | Total Paid (w/Partials) Severity |
|-------|------------------|--------------------|---------------|----------------------------------|
| 8 pt | -34.3% | -36.4% | 18.8% | 18.1% |
| 12 pt | -32.2% | -36.2% | 62.8% | 56.6% |
| 16 pt | #NUM! | -35.0% | #NUM! | #NUM! |
| 20 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 24 pt | #NUM! | #NUM! | #NUM! | #NUM! |

Canal Insurance Company
Commercial Auto Physical Damage
Complement Loss and DCCE Trend
Complement Coverage2/Form2/Program2

| Calendar YYYYQ | Complement Loss and DCCE Trend Data Quarterly Data | | | | | Rolling 4-Quarter Data | | | | | Rolling 4-Quarter Data | | | | |
|-------------------|---|---------------|-----------------|--------------------|---|------------------------|---------------|-----------------|--------------------|---|------------------------------------|--------------------------------------|---------------------------|--|--|
| | Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims | Earned Exposures | Closed Claims | Reported Claims | Paid Losses & DCCE | Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims | Closed Frequency per 100 Exposures | Reported Frequency per 100 Exposures | Paid Loss & DCCE Severity | Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims | |
| 20114 | | | | | | | | | | | | | | | |
| 20121 | | | | | | | | | | | | | | | |
| 20122 | | | | | | | | | | | | | | | |
| 20123 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20124 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20131 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20132 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20133 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20134 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20141 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20142 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20143 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20144 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20151 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20152 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20153 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20154 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20161 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20162 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20163 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20164 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20171 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20172 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20173 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20174 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20181 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |
| 20182 | | | | | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | |

Selected: Complement Trend

Frequency:

Severity:

Pure Premium:

Alternate Pure Premium: (Justify in Filing Memorandum)

| | Closed Frequency | Reported Frequency | Paid Severity | Total Paid (w/Partials) Severity |
|-------|------------------|--------------------|---------------|----------------------------------|
| 8 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 12 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 16 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 20 pt | #NUM! | #NUM! | #NUM! | #NUM! |
| 24 pt | #NUM! | #NUM! | #NUM! | #NUM! |

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES GENERAL INFORMATION

Completed by: Daniel McFadden Date: 9/11/2019

CDI File # (Department Use Only):

Company Name: Canal Insurance Company

Marketing System Distribution:

| %Captive | %Direct | %Independent |
|----------|---------|--------------|
| 0.0% | 0.0% | 100.0% |

Line Type: Commercial ▼

General Line : Auto Liability and Physical Damage ▼

Proposed Effective Date (new rates): 12/1/2019

New Program: LCM Calculation(s) Included: *(LCM Calculation(s) is(are) hidden unless this box is checked.)*

Data Aggregation: Accident Year Data ▼

Most Recent Year of Experience Data Ending: 20182
(Enter in YYYYQ format.)

Enter name of each coverage/form/program for which a rate change is being requested in the cells below. Otherwise, leave blank.

| Detailed Line Description(s) | Coverage/Form/Program | Proposed % Impact | Prior Effective Date (current rates) |
|---|-----------------------------------|-------------------|--------------------------------------|
| Commercial Auto Liability ▼ | Commercial Auto - Liability | 5.7% | 11/1/2018 |
| Commercial Auto Physical Damage ▼ | Commercial Auto - Physical Damage | 14.5% | 11/1/2018 |
| ▼ | | | |
| ▼ | | | |
| ▼ | | | |
| ▼ | | | |
| ▼ | | | |
| ▼ | | | |
| ▼ | | | |
| ▼ | | | |

Variance Request:
Does the Ratemaking Data include a Request(s) for Variance? N ▼ Variance #:
If yes, is Variance #3 requested for any coverage? N ▼

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES SUMMARY

| Coverage/Form/Program | Latest Year Adjusted Annual Premium (\$) | Minimum Permitted Earned Premium (\$) | Maximum Permitted Earned Premium (\$) | Change at Minimum % | Change at Maximum % | Proposed % |
|-----------------------------------|--|---------------------------------------|---------------------------------------|---------------------|---------------------|-------------|
| Commercial Auto - Liability | 15,947,943 | 11,568,744 | 16,852,613 | -27.5% | 5.7% | 5.7% |
| Commercial Auto - Physical Damage | 3,235,102 | 3,288,105 | 4,118,650 | 1.6% | 27.3% | 14.5% |
| Combined | 19,183,044 | 14,856,848 | 20,971,263 | -22.6% | 9.3% | 7.2% |

Combined Total Earned Exposures for Latest Year: 1,786

| Coverage/Form/Program | Average Earned Premium \$ per Exposure | | | | Latest Year Earned Exposures |
|-----------------------------------|--|-------------------|-------------------|------------------|------------------------------|
| | Latest Year Adjusted | Minimum Permitted | Maximum Permitted | Proposed | |
| Commercial Auto - Liability | 8,927.84 | 6,486.48 | 9,449.09 | 9,434.28 | 1,786 |
| Commercial Auto - Physical Damage | 1,811.05 | 2,016.40 | 2,525.72 | 2,073.65 | 1,786 |
| Combined | 10,740.79 | 8,318.50 | 11,742.03 | 11,509.97 | 1,786 |

| Coverage/Form/Program | Latest Year Adjusted Annual Premium (\$) | Latest Year Projected Ultimate Loss & DCCE (\$) | Latest Year Projected Ultimate Loss & DCCE Ratio |
|-----------------------------------|--|---|--|
| Commercial Auto - Liability | 15,947,943 | 13,599,295 | 85.3% |
| Commercial Auto - Physical Damage | 3,235,102 | 3,009,575 | 93.0% |
| Combined | 19,183,044 | 16,608,870 | 86.6% |

PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME

| Line | Description | Short-Term Assets | | Intermediate-Term Assets | | Long-Term Assets | | No Maturity Date |
|------|--|-------------------|--------------------------|----------------------------|-----------------------------|------------------|--|------------------|
| | | 1 Year or Less | Over 1 Year thru 5 Years | Over 5 Years thru 10 Years | Over 10 Years thru 20 Years | Over 20 Years | | |
| 1.7 | U.S. Governments | 3,975,250 | 3,002,916 | 0 | 0 | 0 | | |
| 2.7 | All Other Governments | 0 | 0 | 0 | 0 | 0 | | |
| 3.7 | States, Territories and Possessions | 0 | 0 | 0 | 982,760 | 0 | | |
| 4.7 | Political Subdivisions | 20,349,902 | 16,682,175 | 8,093,961 | 2,296,014 | 0 | | |
| 5.7 | Special Revenue and Assessment Obligations | 16,909,591 | 42,554,233 | 17,267,353 | 1,857,525 | 0 | | |
| 6.7 | Industrial and Miscellaneous | 120,310,434 | 52,065,817 | 53,780,422 | 8,995,899 | 2,053,592 | | |
| 7.7 | Hybrid Securities | 0 | 0 | 0 | 0 | 0 | | |
| 8.7 | Parent, Subsidiaries and Affiliates | 0 | 0 | 0 | 0 | 0 | | |
| 9.7 | SVO Identified Funds | | | | | | | |

Source:

Schedule D, Part 1A, Section 1 of the insurer **group's** most recent consolidated (combined) statutory Annual Statement.

| | | Short-Term Assets | | Intermediate-Term Assets | Long-Term Assets |
|-----|--|-------------------|---------------------------|--------------------------|------------------|
| | | 1 Year or Less | Over 1 Year thru 10 Years | Over 10 Years | |
| (1) | Government Bonds (Sum of Lines 1.7 & 2.7) | 3,975,250 | 3,002,916 | 0 | |
| (2) | Other Taxable Bonds (Sum of Lines 6.7, 7.7, 8.7 and one-half of Line 5.7) ¹ | 128,765,230 | 135,757,032 | 11,978,254 | |
| (3) | Tax-Exempt Bonds (Sum of Lines 3.7, 4.7 and one-half of Line 5.7) | 28,804,698 | 54,686,929 | 4,207,537 | |

(Note: CCR §2644.20 refers to bond asset classes of "Credit Tenant Loans" and "Public Utilities" that are no longer recorded in the NAIC Annual Statement Schedule D, Part 1A, Section 1. Assets included in "Other Taxable Bonds" conform to the current NAIC Annual Statement Blank.)

¹ SVO Identified Funds are treated as Other Taxable Long-Term Bonds.

PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME
(continued)

| | | Invested Assets ¹ | Currently Available Yield ² | Return on Invested Assets | Federal Income Tax Rate | Federal Income Taxes |
|------|---|------------------------------|--|---------------------------|-------------------------|----------------------|
| | | [1] | [2] | [3] = [1] * [2] | [4] | [5] = [3] * [4] |
| (1) | U.S. Government Bonds | | | | | |
| | (i) Short-Term | 3,975,250 | 2.1% | 84,275 | 21.00% | 17,698 |
| | (ii) Intermediate-Term | 3,002,916 | 1.9% | 57,656 | 21.00% | 12,108 |
| | (iii) Long-Term | 0 | 2.2% | 0 | 21.00% | 0 |
| (2) | Other Taxable Bonds | | | | | |
| | (i) Short-Term | 128,765,230 | 2.2% | 2,824,251 | 21.00% | 593,093 |
| | (ii) Intermediate-Term | 135,757,032 | 2.5% | 3,458,338 | 21.00% | 726,251 |
| | (iii) Long-Term | 11,978,254 | 3.5% | 422,556 | 21.00% | 88,737 |
| (3) | Tax-Exempt Bonds | | | | | |
| | (i) Short-Term | 28,804,698 | 1.7% | 499,109 | 5.25% | 26,203 |
| | (ii) Intermediate-Term | 54,686,929 | 1.7% | 924,350 | 5.25% | 48,528 |
| | (iii) Long-Term | 4,207,537 | 2.4% | 102,425 | 5.25% | 5,377 |
| (4) | Common Stock | 277,412,133 | | | | |
| | (i) Dividends | | 2.2% | 5,989,300 | 13.13% | 786,096 |
| | (ii) Capital Gains | | 7.9% | 21,819,725 | 21.00% | 4,582,142 |
| (5) | Preferred Stock Dividends | 6,938,747 | 4.8% | 331,797 | 13.13% | 43,548 |
| (6) | Mortgage Loans | 0 | 3.5% | 0 | 21.00% | 0 |
| (7) | Real Estate | 11,651,946 | 4.0% | 468,926 | 21.00% | 98,474 |
| (8) | Cash | 30,856,857 | 2.1% | 654,165 | 21.00% | 137,375 |
| (9) | Other | 43,003,422 | | | | |
| | (i) Dividends | | 2.2% | 928,440 | 13.13% | 121,858 |
| | (ii) Capital Gains | | 7.9% | 3,382,415 | 21.00% | 710,307 |
| (10) | Total Gross Invested Assets | 741,040,949 | | 41,947,728 | | 7,997,795 |
| (11) | Investment Expense ³ | | | 1,996,841 | 21.00% | 419,337 |
| (12) | Total Net Invested Assets | 741,040,949 | | 39,950,887 | | 7,578,459 |
| (13) | Federal Income Tax: Line (12); column [5]/column [3] | | | | 19.0% | |
| (14) | Projected Yield on Invested Assets: Line (12), column [3]/column [1] | | 5.4% | | | |
| | | Most Recent Calendar Year | | | | |
| (15) | Loss Reserves ⁴ | 195,954,099 | | | | |
| (16) | Loss Adjustment Expense Reserves ⁴ | 32,878,575 | | | | |
| (17) | Unearned Premium Reserves ⁴ | 106,347,476 | | | | |
| (18) | Surplus as Regards to Policyholders ⁴ | 453,606,940 | | | | |
| (19) | Total Reserves and Surplus | 788,787,090 | | | | |
| (20) | Projected Yield adjusted to Reserve and Surplus Base: Line (14), column [2]*Line (12), column [1]/Line (19), column [1] | | 5.1% | | | |

¹ Source for Column [1], Lines (4) through (9): Page 2 (Assets) of the insurer group's most recent consolidated (combined) statutory Annual Statement.
- Line (8) Cash: Page 2 (Assets) Line 5, cash only; cash equivalents and short-term investments are included in Schedule D.
- Line (9) Other: Page 2 (Assets) Sum of Lines 6, 8, 9 and 11.

² Currently available yields are defined in CCR §2644.20. Latest values are posted at:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>

Month/Year (Yield): **August 2019**

³ Source: Page 11, Line 25 of the insurer group's most recent consolidated statutory Annual Statement. Entered as a positive expense.

⁴ Source for Column [1], Lines (15) through (18):

Page 3 (Liabilities, Surplus and Other Funds) of the insurer group's most recent consolidated statutory Annual Statement, Lines 1, 3, 9 and 37, respectively.

EXCLUDED EXPENSE RATIO Countrywide Insurer Group Data

Countrywide direct earned premium for lines of business subject to Proposition 103 (\$):

Countrywide direct earned premium for lines of business **not** subject to Proposition 103 (\$):

Total countrywide direct earned premium (\$):

| 2nd Prior Calendar Year | 1st Prior Calendar Year | Most Recent Calendar Year |
|-------------------------|-------------------------|---------------------------|
| 2015 | 2016 | 2017 |
| 177,326,449 | 187,737,292 | 211,898,708 |
| 12,884,286 | 13,904,259 | 15,228,649 |
| 190,210,735 | 201,641,551 | 227,127,357 |

(Note: Total must reconcile to the countrywide direct earned premium in the Insurance Expense Exhibit, Part 3 for the **insurer group**.)

Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

CCR §2644.10 (b): Executive Compensation

| | 2nd Prior Calendar Year | | 1st Prior Calendar Year | | Most Recent Calendar Year | |
|------------------|-------------------------|---------|-------------------------|---------|---------------------------|--------|
| | 2015 | | 2016 | | 2017 | |
| | Cash & Salary | Bonus | Cash & Salary | Bonus | Cash & Salary | Bonus |
| 1st Highest Paid | 458,559 | 793,936 | 1,772,500 | 233,073 | 574,234 | 80,190 |
| 2nd Highest Paid | 524,860 | 94,999 | 526,725 | 107,520 | 379,544 | 41,312 |
| 3rd Highest Paid | 302,711 | 125,365 | 400,124 | 58,648 | 311,063 | 79,510 |
| 4th Highest Paid | 260,968 | 57,865 | 317,137 | 140,237 | 323,467 | 0 |
| 5th Highest Paid | 231,086 | 50,221 | 340,205 | 0 | 262,363 | 45,730 |

| | 2nd Prior Calendar Year | | 1st Prior Calendar Year | | Most Recent Calendar Year | |
|------------------|-------------------------|------------------|-------------------------|------------------|---------------------------|------------------|
| | 2015 | | 2016 | | 2017 | |
| | Maximum Permissible | Excessive Amount | Maximum Permissible | Excessive Amount | Maximum Permissible | Excessive Amount |
| 1st Highest Paid | 254,225 | 998,271 | 260,182 | 1,745,391 | 273,290 | 381,134 |
| 2nd Highest Paid | 170,231 | 449,628 | 173,654 | 460,592 | 181,148 | 239,708 |
| 3rd Highest Paid | 132,510 | 295,566 | 135,429 | 323,342 | 141,839 | 248,733 |
| 4th Highest Paid | 121,416 | 197,416 | 123,922 | 333,452 | 129,411 | 194,056 |
| 5th Highest Paid | 111,505 | 169,801 | 113,702 | 226,503 | 118,509 | 189,584 |
| Total Excessive | | 2,110,683 | | 3,089,280 | | 1,253,215 |

CCR §2644.10 (f): Institutional Advertising

| | 2nd Prior Calendar Year | | 1st Prior Calendar Year | | Most Recent Calendar Year | |
|--------------------------------|-------------------------|-------------------|-------------------------|-------------------|---------------------------|-------------------|
| | 2015 | | 2016 | | 2017 | |
| | Institutional | Non-Institutional | Institutional | Non-Institutional | Institutional | Non-Institutional |
| Total Advertising ¹ | 0 | 68,000 | 0 | 70,000 | 0 | 68,000 |

¹ Note: For each calendar year, the sum of Institutional and Non-Institutional advertising expenses must reconcile to the total advertising expenses reported in the Insurance Expense Exhibit, Part 1, Line 4 for the **insurer group**.

EXCLUDED EXPENSE RATIO (continued) Countrywide Insurer Group Data

Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

| | 2nd Prior Calendar Year | 1st Prior Calendar Year | Most Recent Calendar Year |
|---|----------------------------|----------------------------|------------------------------|
| | 2015 | 2016 | 2017 |
| CCR §2644.10 (a): Political contribution and lobbying | 31,496 | 30,571 | 44,839 |
| CCR §2644.10 (b): Excessive Executive Compensation (Page 4.1) | 2,110,683 | 3,089,280 | 1,253,215 |
| CCR §2644.10 (c): Bad faith judgments and associated DCCE | 601,229 | 175,000 | 45,000 |
| CCR §2644.10 (d): All costs for unsuccessful defense of discrimination claims | 0 | 0 | 0 |
| CCR §2644.10 (e): Fines and penalties | 4,327 | 11,132 | 44,901 |
| CCR §2644.10 (f): Institutional advertising expenses (Page 4.1) | 0 | 0 | 0 |
| CCR §2644.10 (g): Excessive payments to affiliates | 0 | 0 | 0 |
| Total Excluded Expenses | 2,747,734 | 3,305,983 | 1,387,955 |
| Excluded Expense Ratio | 1.4% | 1.6% | 0.6% |
| Three-Year Average Excluded Expense Ratio | | | 1.2% |

FINAL ADJUSTED CDI PARAMETERS

| Efficiency Standard | | | | | | | | | |
|---------------------------------|-----------|-----------------------------------|-------------------------------|-------|--------|------------------|---------------------|------------------------|------------------------------------|
| Detailed Line Description | Line Code | Coverage/Form | Marketing System Distribution | | | Weighted Average | Variance Adjustment | Excluded Expense Ratio | Final Adjusted Efficiency Standard |
| | | | 0.0% | 0.0% | 100.0% | | | | |
| Commercial Auto Liability | 19.4 | Commercial Auto - Liability | 38.5% | 31.3% | 35.8% | 35.8% | 0.0% | 1.2% | 34.5% |
| Commercial Auto Physical Damage | 21.2 | Commercial Auto - Physical Damage | 42.1% | 32.9% | 37.5% | 37.5% | 0.0% | 1.2% | 36.2% |

| Detailed Line Description | Line Code | Coverage/Form | Reserves Ratio | | Leverage Factor <i>(Variance 3 not applied)</i> | | | Yields, Rate of Return & Premium Tax Values as of August 2019 | |
|---------------------------------|-----------|-----------------------------------|---------------------------|---------------|--|---------------------|--------------------------------|---|-------|
| | | | Unearned Premium Reserves | Loss Reserves | Raw Factor | Variance Adjustment | Final Adjusted Leverage Factor | Yield | 5.1% |
| Commercial Auto Liability | 19.4 | Commercial Auto - Liability | 0.4489 | 1.6397 | 0.6463 | 1.0000 | 0.6463 | FIT | 19.0% |
| Commercial Auto Physical Damage | 21.2 | Commercial Auto - Physical Damage | 0.4447 | 0.2605 | 1.1385 | 1.0000 | 1.1385 | | |
| | | | | | | | | Premium Tax Rate | 2.4% |
| | | | | | | | | Risk Free Rate of Return | 2.0% |

RATEMAKING DATA

Completed by: Daniel McFadden
Date Completed: 9/11/2019
Detailed Line Description: Commercial Auto Liability
Coverage: Commercial Auto - Liability
Variance #(s):

| Line | Description | Source | 2nd Prior Year Ending | 1st Prior Year Ending | Most Recent Year Ending | Projected ¹ | New Program ² |
|------|--|--------|-----------------------|-----------------------|-------------------------|------------------------|--------------------------|
| (0) | Year | | 20162 | 20172 | 20182 | | |
| (1) | California Direct Written Premium | | 9,659,407 | 14,148,807 | 14,731,128 | | |
| (2) | California Direct Earned Premium | | 7,535,841 | 12,206,490 | 13,510,356 | | |
| (3) | Premium Adjustment Factor | Exh 4 | 1.164 | 1.162 | 1.142 | | |
| (4) | Premium Trend Factor ¹ | Exh 5 | 1.057 | 1.046 | 1.034 | 1.1% | |
| (5) | Miscellaneous Fees and Flat Charges not included in Line (2) | Exh 6 | 0 | 0 | 0 | | |
| (6) | Earned Exposure Units | | 954 | 1,739 | 1,786 | | |
| (7) | Historic Losses | | 3,551,491 | 5,166,175 | 7,007,571 | | |
| (8) | Historic Defense and Cost Containment Expense (DCCE) | | 1,047,204 | 170,369 | 156,836 | | |
| (9) | Loss Development Factor | Exh 7 | 1.123 | 1.212 | 1.646 | | |
| (10) | DCCE Development Factor | Exh 7 | 1.123 | 1.212 | 1.646 | | |
| (11) | Loss Trend Factor ¹ | Exh 8 | 1.271 | 1.211 | 1.153 | 5.0% | |
| (12) | DCCE Trend Factor ¹ | Exh 8 | 1.271 | 1.211 | 1.153 | 5.0% | |
| (13) | Catastrophe Adjustment Factor | Exh 9 | 1.000 | 1.000 | 1.000 | | |
| (14) | Experience Credibility | Exh 10 | | | | 69.0% | |
| (15) | Ancillary Income | Exh 11 | 0 | 0 | 0 | | |

Lines 16-18 link directly to pages 3 and 4 of the rate template.

| | | | | | | | |
|------|--|--------|--|--|--|-------|--|
| (16) | Excluded Expense Ratio | Pg 4.2 | | | | 1.2% | |
| (17) | Projected Federal Income Tax Rate on Investment Income | Pg 3.2 | | | | 19.0% | |
| (18) | Projected Yield | Pg 3.2 | | | | 5.1% | |

¹ The Projected column should reflect the annual trend expressed as a percentage for premium, loss and DCCE trends, and credibility.

² Refer to Section III.C. of the Prior Approval Rate Filing Instructions for New Program requirements.

RATEMAKING DATA

Completed by: Daniel McFadden
Date Completed: 9/11/2019
Detailed Line Description: Commercial Auto Physical Damage
Coverage: Commercial Auto - Physical Damage
Variance #(s):

| Line | Description | Source | 2nd Prior Year Ending | 1st Prior Year Ending | Most Recent Year Ending | Projected ¹ | New Program ² |
|------|--|--------|-----------------------|-----------------------|-------------------------|------------------------|--------------------------|
| (0) | Year | | 20162 | 20172 | 20182 | | |
| (1) | California Direct Written Premium | | 2,532,059 | 2,944,313 | 2,582,120 | | |
| (2) | California Direct Earned Premium | | 1,909,700 | 2,978,650 | 2,834,974 | | |
| (3) | Premium Adjustment Factor | Exh 4 | 1.144 | 1.162 | 1.140 | | |
| (4) | Premium Trend Factor ¹ | Exh 5 | 1.001 | 1.001 | 1.001 | 0.0% | |
| (5) | Miscellaneous Fees and Flat Charges not included in Line (2) | Exh 6 | 0 | 0 | 0 | | |
| (6) | Earned Exposure Units | | 954 | 1,739 | 1,786 | | |
| (7) | Historic Losses | | 1,217,229 | 2,517,501 | 2,523,136 | | |
| (8) | Historic Defense and Cost Containment Expense (DCCE) | | 38,351 | 73,354 | 48,532 | | |
| (9) | Loss Development Factor | Exh 7 | 0.999 | 0.989 | 0.960 | | |
| (10) | DCCE Development Factor | Exh 7 | 0.999 | 0.989 | 0.960 | | |
| (11) | Loss Trend Factor ¹ | Exh 8 | 1.395 | 1.304 | 1.219 | 7.0% | |
| (12) | DCCE Trend Factor ¹ | Exh 8 | 1.395 | 1.304 | 1.219 | 7.0% | |
| (13) | Catastrophe Adjustment Factor | Exh 9 | 1.000 | 1.000 | 1.000 | | |
| (14) | Experience Credibility | Exh 10 | | | | 51.8% | |
| (15) | Ancillary Income | Exh 11 | 0 | 0 | 0 | | |

Lines 16-18 link directly to pages 3 and 4 of the rate template.

| | | | | | | | |
|------|--|--------|--|--|--|-------|--|
| (16) | Excluded Expense Ratio | Pg 4.2 | | | | 1.2% | |
| (17) | Projected Federal Income Tax Rate on Investment Income | Pg 3.2 | | | | 19.0% | |
| (18) | Projected Yield | Pg 3.2 | | | | 5.1% | |

¹ The Projected column should reflect the annual trend expressed as a percentage for premium, loss and DCCE trends, and credibility.

² Refer to Section III.C. of the Prior Approval Rate Filing Instructions for New Program requirements.

VARIANCE - NONE

RATE CHANGE CALCULATION

Completed by: Daniel McFadden
 Date Completed: 9/11/2019
 Prior Effective Date: 11/1/2018
 Proposed Effective Date: 12/1/2019
 Detailed Line Description: Commercial Auto Liability
 Coverage: Commercial Auto - Liability

| Data Provided by Filer | 20162 | 20172 | 20182 | Projected |
|------------------------|-----------|------------|------------|------------|
| Prem_Written | 9,659,407 | 14,148,807 | 14,731,128 | 38,539,342 |
| Prem_Earned | 7,535,841 | 12,206,490 | 13,510,356 | 33,252,687 |
| Prem_Adj | 1.164 | 1.162 | 1.142 | |
| Prem_Trend | 1.057 | 1.046 | 1.034 | 1.1% |
| Misc_Fees | 0 | 0 | 0 | 0 |
| Exposures_Earned | 954 | 1,739 | 1,786 | 4,479 |
| Losses | 3,551,491 | 5,166,175 | 7,007,571 | 15,725,238 |
| DCCE | 1,047,204 | 170,369 | 156,836 | 1,374,408 |
| Loss_Devt | 1.123 | 1.212 | 1.646 | |
| DCCE_Devt | 1.123 | 1.212 | 1.646 | |
| Loss_Trend | 1.271 | 1.211 | 1.153 | 5.0% |
| DCCE_Trend | 1.271 | 1.211 | 1.153 | 5.0% |
| CAT_Adj | 1.000 | 1.000 | 1.000 | |
| Anc_Income | 0 | 0 | 0 | 0 |
| Credibility | | | | 69.0% |
| ExpRatio_Excluded | | | | 1.2% |
| FIT_Inv | | | | 19.0% |
| Yield | | | | 5.1% |

CDI Parameters

| | | | | |
|---------------|--|--------------------|--------------------|-------|
| FIT_UW | | | | 21.0% |
| EffStd_Final | | <i>Data as of:</i> | 2017 | 34.5% |
| LevFact_Final | | <i>Data as of:</i> | 2017 | 0.65 |
| PremTaxRate | | | | 2.4% |
| SurplusRatio | | | | 1.55 |
| ResRatio_UPR | | <i>Data as of:</i> | 2017 | 0.45 |
| ResRatio_Loss | | <i>Data as of:</i> | 2017 | 1.64 |
| ROR_RiskFree | | <i>Data as of:</i> | August 2019 | 2.0% |
| ROR_Min | | | | -6.0% |
| ROR_Max | | | | 8.0% |

Calculations

| | 20162 | 20172 | 20182 | |
|------------------------|-----------|------------|------------|---------------|
| Prem_Adjusted | 9,277,524 | 14,828,624 | 15,947,943 | 40,054,091 |
| Losses_Adjusted | 5,072,966 | 7,581,542 | 13,301,593 | 25,956,101 |
| DCCE_Adjusted | 1,495,830 | 250,022 | 297,702 | 2,043,554 |
| LossDCCERatio_Adjusted | 70.8% | 52.8% | 85.3% | 69.9% |
| TCRLP_perExp | 9,728.35 | 8,525.05 | 8,927.84 | 8,941.86 |
| LossDCCE_perExp | 6,887.99 | 4,502.40 | 7,613.04 | 6,250.77 |
| CompLossDCCE_perExp | 6,662.06 | 5,838.03 | 6,113.87 | 6,123.47 |
| CredLoss_perExp | 6,817.96 | 4,916.45 | 7,148.29 | 6,211.30 |
| Anc_Inc_perExp | 0.00 | 0.00 | 0.00 | 0.00 |
| InvInc_Fixed | | | | 8.5% |
| InvInc_Variable | | | | 10.4% |
| Net_AnnualTrend | | | | 3.9% |
| Comp_Trend | | | | 4.2% |
| Max_Profit | | | | 15.7% |
| Min_Profit | | | | -11.8% |
| UW_Profit | | | | -0.3% |
| Min_Denom | | | | 0.88 |
| Max_Denom | | | | 0.60 |
| Min_Premium | | | | \$6,486.48 |
| Max_Premium | | | | \$9,449.09 |
| CHANGE_AT_MIN | | | | -27.5% |
| CHANGE_AT_MAX | | | | 5.7% |

VARIANCE - NONE

RATE CHANGE CALCULATION

Completed by: Daniel McFadden
Date Completed: 9/11/2019
Prior Effective Date: 11/1/2018
Proposed Effective Date: 12/1/2019
Detailed Line Description: Commercial Auto Physical Damage
Coverage: Commercial Auto - Physical Damage

| Data Provided by Filer | 20162 | 20172 | 20182 | Projected |
|------------------------|-----------|-----------|-----------|-----------|
| Prem_Written | 2,532,059 | 2,944,313 | 2,582,120 | 8,058,492 |
| Prem_Earned | 1,909,700 | 2,978,650 | 2,834,974 | 7,723,323 |
| Prem_Adj | 1.144 | 1.162 | 1.140 | |
| Prem_Trend | 1.001 | 1.001 | 1.001 | 0.0% |
| Misc_Fees | 0 | 0 | 0 | 0 |
| Exposures_Earned | 954 | 1,739 | 1,786 | 4,479 |
| Losses | 1,217,229 | 2,517,501 | 2,523,136 | 6,257,866 |
| DCCE | 38,351 | 73,354 | 48,532 | 160,237 |
| Loss_Devt | 0.999 | 0.989 | 0.960 | |
| DCCE_Devt | 0.999 | 0.989 | 0.960 | |
| Loss_Trend | 1.395 | 1.304 | 1.219 | 7.0% |
| DCCE_Trend | 1.395 | 1.304 | 1.219 | 7.0% |
| CAT_Adj | 1.000 | 1.000 | 1.000 | |
| Anc_Income | 0 | 0 | 0 | 0 |
| Credibility | | | | 51.8% |
| ExpRatio_Excluded | | | | 1.2% |
| FIT_Inv | | | | 19.0% |
| Yield | | | | 5.1% |

CDI Parameters

| | | | | |
|---------------|--|--------------------|--------------------|-------|
| FIT_UW | | | | 21.0% |
| EffStd_Final | | <i>Data as of:</i> | 2017 | 36.2% |
| LevFact_Final | | <i>Data as of:</i> | 2017 | 1.14 |
| PremTaxRate | | | | 2.4% |
| SurplusRatio | | | | 0.88 |
| ResRatio_UPR | | <i>Data as of:</i> | 2017 | 0.44 |
| ResRatio_Loss | | <i>Data as of:</i> | 2017 | 0.26 |
| ROR_RiskFree | | <i>Data as of:</i> | August 2019 | 2.0% |
| ROR_Min | | | | -6.0% |
| ROR_Max | | | | 8.0% |

Calculations

| | 20162 | 20172 | 20182 | |
|------------------------|-----------|-----------|-----------|--------------|
| Prem_Adjusted | 2,186,881 | 3,464,652 | 3,235,102 | 8,886,635 |
| Losses_Adjusted | 1,697,002 | 3,245,777 | 2,952,779 | 7,895,558 |
| DCCE_Adjusted | 53,467 | 94,575 | 56,796 | 204,838 |
| LossDCCERatio_Adjusted | 80.0% | 96.4% | 93.0% | 91.2% |
| TCRLP_perExp | 2,293.15 | 1,991.85 | 1,811.05 | 1,983.89 |
| LossDCCE_perExp | 1,835.53 | 1,920.38 | 1,684.79 | 1,808.37 |
| CompLossDCCE_perExp | 1,543.96 | 1,341.09 | 1,219.36 | 1,335.74 |
| CredLoss_perExp | 1,694.99 | 1,641.17 | 1,460.46 | 1,580.56 |
| Anc_Inc_perExp | 0.00 | 0.00 | 0.00 | 0.00 |
| InvInc_Fixed | | | | 1.4% |
| InvInc_Variable | | | | 6.9% |
| Net_AnnualTrend | | | | 7.0% |
| Comp_Trend | | | | 7.6% |
| Max_Profit | | | | 8.9% |
| Min_Profit | | | | -6.7% |
| UW_Profit | | | | 1.2% |
| Min_Denom | | | | 0.77 |
| Max_Denom | | | | 0.62 |
| Min_Premium | | | | \$2,016.40 |
| Max_Premium | | | | \$2,525.72 |
| CHANGE_AT_MIN | | | | 1.6% |
| CHANGE_AT_MAX | | | | 27.3% |

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES GENERAL INFORMATION

Completed by: Daniel McFadden Date: 6/28/2019

CDI File # (Department Use Only):

Company Name: Canal Insurance Company

Marketing System Distribution:

| %Captive | %Direct | %Independent |
|----------|---------|--------------|
| 0.0% | 0.0% | 100.0% |

Line Type: Commercial ▼

General Line : Auto Liability and Physical Damage ▼

Proposed Effective Date (new rates): 5/1/2019

New Program: LCM Calculation(s) Included: *(LCM Calculation(s) is(are) hidden unless this box is checked.)*

Data Aggregation: Accident Year Data ▼

Most Recent Year of Experience Data Ending: 20182
(Enter in YYYYQ format.)

Enter name of each coverage/form/program for which a rate change is being requested in the cells below. Otherwise, leave blank.

| Detailed Line Description(s) | Coverage/Form/Program | Proposed % Impact | Prior Effective Date (current rates) |
|---|-----------------------------------|-------------------|--------------------------------------|
| Commercial Auto Liability ▼ | Commercial Auto - Liability | 9.4% | 11/1/2018 |
| Commercial Auto Physical Damage ▼ | Commercial Auto - Physical Damage | 14.5% | 11/1/2018 |
| ▼ | | | |
| ▼ | | | |
| ▼ | | | |
| ▼ | | | |
| ▼ | | | |
| ▼ | | | |
| ▼ | | | |
| ▼ | | | |

Variance Request:
Does the Ratemaking Data include a Request(s) for Variance? N ▼ Variance #:
If yes, is Variance #3 requested for any coverage? N ▼

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES SUMMARY

| Coverage/Form/Program | Latest Year Adjusted Annual Premium (\$) | Minimum Permitted Earned Premium (\$) | Maximum Permitted Earned Premium (\$) | Change at Minimum % | Change at Maximum % | Proposed % |
|-----------------------------------|--|---------------------------------------|---------------------------------------|---------------------|---------------------|--------------|
| Commercial Auto - Liability | 14,597,264 | 11,390,855 | 16,771,767 | -22.0% | 14.9% | 9.4% |
| Commercial Auto - Physical Damage | 3,262,125 | 3,036,298 | 3,828,021 | -6.9% | 17.3% | 14.5% |
| Combined | 17,859,389 | 14,427,153 | 20,599,788 | -19.2% | 15.3% | 10.3% |

Combined Total Earned Exposures for Latest Year: 1,875

| Coverage/Form/Program | Average Earned Premium \$ per Exposure | | | | Latest Year Earned Exposures |
|-----------------------------------|--|-------------------|-------------------|------------------|------------------------------|
| | Latest Year Adjusted | Minimum Permitted | Maximum Permitted | Proposed | |
| Commercial Auto - Liability | 8,171.71 | 6,159.86 | 9,069.71 | 8,939.85 | 1,786 |
| Commercial Auto - Physical Damage | 1,826.17 | 1,838.69 | 2,318.14 | 2,090.97 | 1,786 |
| Combined | 9,525.01 | 7,694.48 | 10,986.55 | 10,509.09 | 1,875 |

| Coverage/Form/Program | Latest Year Adjusted Annual Premium (\$) | Latest Year Projected Ultimate Loss & DCCE (\$) | Latest Year Projected Ultimate Loss & DCCE Ratio |
|-----------------------------------|--|---|--|
| Commercial Auto - Liability | 14,597,264 | 13,325,383 | 91.3% |
| Commercial Auto - Physical Damage | 3,262,125 | 2,926,605 | 89.7% |
| Combined | 17,859,389 | 16,251,988 | 91.0% |

PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME

| Line | Description | Short-Term Assets | | Intermediate-Term Assets | | Long-Term Assets | | No Maturity Date |
|------|--|-------------------|--------------------------|----------------------------|-----------------------------|------------------|--|---------------------|
| | | 1 Year or Less | Over 1 Year thru 5 Years | Over 5 Years thru 10 Years | Over 10 Years thru 20 Years | Over 20 Years | | |
| 1.7 | U.S. Governments | 3,975,250 | 3,002,916 | 0 | 0 | 0 | | |
| 2.7 | All Other Governments | 0 | 0 | 0 | 0 | 0 | | |
| 3.7 | States, Territories and Possessions | 0 | 0 | 0 | 982,760 | 0 | | |
| 4.7 | Political Subdivisions | 20,349,902 | 16,682,175 | 8,093,961 | 2,296,014 | 0 | | |
| 5.7 | Special Revenue and Assessment Obligations | 16,909,591 | 42,554,233 | 17,267,353 | 1,857,525 | 0 | | |
| 6.7 | Industrial and Miscellaneous | 120,310,434 | 52,065,817 | 53,780,422 | 8,995,899 | 2,053,592 | | |
| 7.7 | Hybrid Securities | 0 | 0 | 0 | 0 | 0 | | |
| 8.7 | Parent, Subsidiaries and Affiliates | 0 | 0 | 0 | 0 | 0 | | |
| 9.7 | SVO Identified Funds | | | | | | | |

Source:

Schedule D, Part 1A, Section 1 of the insurer **group's** most recent consolidated (combined) statutory Annual Statement.

| | | Short-Term Assets | | Intermediate-Term Assets | Long-Term Assets |
|-----|--|-------------------|---------------------------|--------------------------|------------------|
| | | 1 Year or Less | Over 1 Year thru 10 Years | Over 10 Years | |
| (1) | Government Bonds (Sum of Lines 1.7 & 2.7) | 3,975,250 | 3,002,916 | 0 | |
| (2) | Other Taxable Bonds (Sum of Lines 6.7, 7.7, 8.7 and one-half of Line 5.7) ¹ | 128,765,230 | 135,757,032 | 11,978,254 | |
| (3) | Tax-Exempt Bonds (Sum of Lines 3.7, 4.7 and one-half of Line 5.7) | 28,804,698 | 54,686,929 | 4,207,537 | |

(Note: CCR §2644.20 refers to bond asset classes of "Credit Tenant Loans" and "Public Utilities" that are no longer recorded in the NAIC Annual Statement Schedule D, Part 1A, Section 1. Assets included in "Other Taxable Bonds" conform to the current NAIC Annual Statement Blank.)

¹ SVO Identified Funds are treated as Other Taxable Long-Term Bonds.

PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME
(continued)

| | | Invested Assets ¹ | Currently Available Yield ² | Return on Invested Assets | Federal Income Tax Rate | Federal Income Taxes |
|------|---|------------------------------|--|---------------------------|-------------------------|----------------------|
| | | [1] | [2] | [3] = [1] * [2] | [4] | [5] = [3] * [4] |
| (1) | U.S. Government Bonds | | | | | |
| | (i) Short-Term | 3,975,250 | 2.4% | 96,466 | 21.00% | 20,258 |
| | (ii) Intermediate-Term | 3,002,916 | 2.5% | 75,073 | 21.00% | 15,765 |
| | (iii) Long-Term | 0 | 2.7% | 0 | 21.00% | 0 |
| (2) | Other Taxable Bonds | | | | | |
| | (i) Short-Term | 128,765,230 | 2.5% | 3,171,917 | 21.00% | 666,103 |
| | (ii) Intermediate-Term | 135,757,032 | 3.2% | 4,333,647 | 21.00% | 910,066 |
| | (iii) Long-Term | 11,978,254 | 3.9% | 466,338 | 21.00% | 97,931 |
| (3) | Tax-Exempt Bonds | | | | | |
| | (i) Short-Term | 28,804,698 | 1.9% | 560,549 | 5.25% | 29,429 |
| | (ii) Intermediate-Term | 54,686,929 | 2.0% | 1,087,076 | 5.25% | 57,072 |
| | (iii) Long-Term | 4,207,537 | 3.0% | 126,314 | 5.25% | 6,631 |
| (4) | Common Stock | 277,412,133 | | | | |
| | (i) Dividends | | 2.2% | 5,989,300 | 13.13% | 786,096 |
| | (ii) Capital Gains | | 8.3% | 23,095,821 | 21.00% | 4,850,122 |
| (5) | Preferred Stock Dividends | 6,938,747 | 4.9% | 337,621 | 13.13% | 44,313 |
| (6) | Mortgage Loans | 0 | 3.9% | 0 | 21.00% | 0 |
| (7) | Real Estate | 11,651,946 | 4.5% | 522,525 | 21.00% | 109,730 |
| (8) | Cash | 30,856,857 | 2.4% | 748,793 | 21.00% | 157,247 |
| (9) | Other | 43,003,422 | | | | |
| | (i) Dividends | | 2.2% | 928,440 | 13.13% | 121,858 |
| | (ii) Capital Gains | | 8.3% | 3,580,230 | 21.00% | 751,848 |
| (10) | Total Gross Invested Assets | 741,040,949 | | 45,120,110 | | 8,624,468 |
| (11) | Investment Expense ³ | | | 1,996,841 | 21.00% | 419,337 |
| (12) | Total Net Invested Assets | 741,040,949 | | 43,123,269 | | 8,205,131 |
| (13) | Federal Income Tax: Line (12); column [5]/column [3] | | | | 19.0% | |
| (14) | Projected Yield on Invested Assets: Line (12), column [3]/column [1] | | 5.8% | | | |
| | | Most Recent Calendar Year | | | | |
| (15) | Loss Reserves ⁴ | 195,954,099 | | | | |
| (16) | Loss Adjustment Expense Reserves ⁴ | 32,878,575 | | | | |
| (17) | Unearned Premium Reserves ⁴ | 106,347,476 | | | | |
| (18) | Surplus as Regards to Policyholders ⁴ | 453,606,940 | | | | |
| (19) | Total Reserves and Surplus | 788,787,090 | | | | |
| (20) | Projected Yield adjusted to Reserve and Surplus Base: Line (14), column [2]*Line (12), column [1]/Line (19), column [1] | | 5.5% | | | |

¹ Source for Column [1], Lines (4) through (9): Page 2 (Assets) of the insurer group's most recent consolidated (combined) statutory Annual Statement.
- Line (8) Cash: Page 2 (Assets) Line 5, cash only; cash equivalents and short-term investments are included in Schedule D.
- Line (9) Other: Page 2 (Assets) Sum of Lines 6, 8, 9 and 11.

² Currently available yields are defined in CCR §2644.20. Latest values are posted at:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>

Month/Year (Yield): **May 2019**

³ Source: Page 11, Line 25 of the insurer group's most recent consolidated statutory Annual Statement. Entered as a positive expense.

⁴ Source for Column [1], Lines (15) through (18):

Page 3 (Liabilities, Surplus and Other Funds) of the insurer group's most recent consolidated statutory Annual Statement, Lines 1, 3, 9 and 37, respectively.

EXCLUDED EXPENSE RATIO Countrywide Insurer Group Data

Countrywide direct earned premium for lines of business subject to Proposition 103 (\$):

Countrywide direct earned premium for lines of business **not** subject to Proposition 103 (\$):

Total countrywide direct earned premium (\$):

| 2nd Prior Calendar Year | 1st Prior Calendar Year | Most Recent Calendar Year |
|-------------------------|-------------------------|---------------------------|
| 2015 | 2016 | 2017 |
| 177,326,449 | 187,737,292 | 211,898,708 |
| 12,884,286 | 13,904,259 | 15,228,649 |
| 190,210,735 | 201,641,551 | 227,127,357 |

(Note: Total must reconcile to the countrywide direct earned premium in the Insurance Expense Exhibit, Part 3 for the **insurer group**.)

Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

CCR §2644.10 (b): Executive Compensation

| | 2nd Prior Calendar Year | | 1st Prior Calendar Year | | Most Recent Calendar Year | |
|------------------|-------------------------|---------|-------------------------|---------|---------------------------|--------|
| | 2015 | | 2016 | | 2017 | |
| | Cash & Salary | Bonus | Cash & Salary | Bonus | Cash & Salary | Bonus |
| 1st Highest Paid | 458,559 | 793,936 | 1,772,500 | 233,073 | 574,234 | 80,190 |
| 2nd Highest Paid | 524,860 | 94,999 | 526,725 | 107,520 | 379,544 | 41,312 |
| 3rd Highest Paid | 302,711 | 125,365 | 400,124 | 58,648 | 311,063 | 79,510 |
| 4th Highest Paid | 260,968 | 57,865 | 317,137 | 140,237 | 323,467 | 0 |
| 5th Highest Paid | 231,086 | 50,221 | 340,205 | 0 | 262,363 | 45,730 |

| | 2nd Prior Calendar Year | | 1st Prior Calendar Year | | Most Recent Calendar Year | |
|------------------|-------------------------|------------------|-------------------------|------------------|---------------------------|------------------|
| | 2015 | | 2016 | | 2017 | |
| | Maximum Permissible | Excessive Amount | Maximum Permissible | Excessive Amount | Maximum Permissible | Excessive Amount |
| 1st Highest Paid | 254,225 | 998,271 | 260,182 | 1,745,391 | 273,290 | 381,134 |
| 2nd Highest Paid | 170,231 | 449,628 | 173,654 | 460,592 | 181,148 | 239,708 |
| 3rd Highest Paid | 132,510 | 295,566 | 135,429 | 323,342 | 141,839 | 248,733 |
| 4th Highest Paid | 121,416 | 197,416 | 123,922 | 333,452 | 129,411 | 194,056 |
| 5th Highest Paid | 111,505 | 169,801 | 113,702 | 226,503 | 118,509 | 189,584 |
| Total Excessive | | 2,110,683 | | 3,089,280 | | 1,253,215 |

CCR §2644.10 (f): Institutional Advertising

| | 2nd Prior Calendar Year | | 1st Prior Calendar Year | | Most Recent Calendar Year | |
|--------------------------------|-------------------------|-------------------|-------------------------|-------------------|---------------------------|-------------------|
| | 2015 | | 2016 | | 2017 | |
| | Institutional | Non-Institutional | Institutional | Non-Institutional | Institutional | Non-Institutional |
| Total Advertising ¹ | 0 | 68,000 | 0 | 70,000 | 0 | 68,000 |

¹ Note: For each calendar year, the sum of Institutional and Non-Institutional advertising expenses must reconcile to the total advertising expenses reported in the Insurance Expense Exhibit, Part 1, Line 4 for the **insurer group**.

EXCLUDED EXPENSE RATIO (continued) Countrywide Insurer Group Data

Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

| | 2nd Prior Calendar Year | 1st Prior Calendar Year | Most Recent Calendar Year |
|---|----------------------------|----------------------------|------------------------------|
| | 2015 | 2016 | 2017 |
| CCR §2644.10 (a): Political contribution and lobbying | 31,496 | 30,571 | 44,839 |
| CCR §2644.10 (b): Excessive Executive Compensation (Page 4.1) | 2,110,683 | 3,089,280 | 1,253,215 |
| CCR §2644.10 (c): Bad faith judgments and associated DCCE | 601,229 | 175,000 | 45,000 |
| CCR §2644.10 (d): All costs for unsuccessful defense of discrimination claims | 0 | 0 | 0 |
| CCR §2644.10 (e): Fines and penalties | 4,327 | 11,132 | 44,901 |
| CCR §2644.10 (f): Institutional advertising expenses (Page 4.1) | 0 | 0 | 0 |
| CCR §2644.10 (g): Excessive payments to affiliates | 0 | 0 | 0 |
| Total Excluded Expenses | 2,747,734 | 3,305,983 | 1,387,955 |
| Excluded Expense Ratio | 1.4% | 1.6% | 0.6% |
| Three-Year Average Excluded Expense Ratio | | | 1.2% |

FINAL ADJUSTED CDI PARAMETERS

| Efficiency Standard | | | | | | | | | |
|---------------------------------|-----------|-----------------------------------|-------------------------------|-------|--------|------------------|---------------------|------------------------|------------------------------------|
| Detailed Line Description | Line Code | Coverage/Form | Marketing System Distribution | | | Weighted Average | Variance Adjustment | Excluded Expense Ratio | Final Adjusted Efficiency Standard |
| | | | 0.0% | 0.0% | 100.0% | | | | |
| Commercial Auto Liability | 19.4 | Commercial Auto - Liability | 38.5% | 31.3% | 35.8% | 35.8% | 0.0% | 1.2% | 34.5% |
| Commercial Auto Physical Damage | 21.2 | Commercial Auto - Physical Damage | 42.1% | 32.9% | 37.5% | 37.5% | 0.0% | 1.2% | 36.2% |

| Detailed Line Description | Line Code | Coverage/Form | Reserves Ratio | | Leverage Factor <i>(Variance 3 not applied)</i> | | | Yields, Rate of Return & Premium Tax Values as of May 2019 | |
|---------------------------------|-----------|-----------------------------------|---------------------------|---------------|--|---------------------|--------------------------------|--|-------|
| | | | Unearned Premium Reserves | Loss Reserves | Raw Factor | Variance Adjustment | Final Adjusted Leverage Factor | Yield | 5.5% |
| Commercial Auto Liability | 19.4 | Commercial Auto - Liability | 0.4489 | 1.6397 | 0.6463 | 1.0000 | 0.6463 | FIT | 19.0% |
| Commercial Auto Physical Damage | 21.2 | Commercial Auto - Physical Damage | 0.4447 | 0.2605 | 1.1385 | 1.0000 | 1.1385 | | |
| | | | | | | | | Premium Tax Rate | 2.4% |
| | | | | | | | | Risk Free Rate of Return | 2.5% |

RATEMAKING DATA

Completed by: Daniel McFadden
Date Completed: 6/28/2019
Detailed Line Description: Commercial Auto Liability
Coverage: Commercial Auto - Liability
Variance #(s):

| Line | Description | Source | 2nd Prior Year Ending | 1st Prior Year Ending | Most Recent Year Ending | Projected ¹ | New Program ² |
|------|--|--------|-----------------------|-----------------------|-------------------------|------------------------|--------------------------|
| (0) | Year | | 20162 | 20172 | 20182 | | |
| (1) | California Direct Written Premium | | 9,659,407 | 14,148,807 | 14,731,128 | | |
| (2) | California Direct Earned Premium | | 7,535,841 | 12,206,490 | 13,510,356 | | |
| (3) | Premium Adjustment Factor | Exh 4 | 0.968 | 1.030 | 1.050 | | |
| (4) | Premium Trend Factor ¹ | Exh 5 | 1.052 | 1.041 | 1.029 | 1.1% | |
| (5) | Miscellaneous Fees and Flat Charges not included in Line (2) | Exh 6 | 0 | 0 | 0 | | |
| (6) | Earned Exposure Units | | 954 | 1,739 | 1,786 | | |
| (7) | Historic Losses | | 3,551,491 | 5,166,175 | 7,007,571 | | |
| (8) | Historic Defense and Cost Containment Expense (DCCE) | | 1,047,204 | 170,369 | 156,836 | | |
| (9) | Loss Development Factor | Exh 7 | 1.123 | 1.212 | 1.646 | | |
| (10) | DCCE Development Factor | Exh 7 | 1.123 | 1.212 | 1.646 | | |
| (11) | Loss Trend Factor ¹ | Exh 8 | 1.246 | 1.186 | 1.130 | 5.0% | |
| (12) | DCCE Trend Factor ¹ | Exh 8 | 1.246 | 1.186 | 1.130 | 5.0% | |
| (13) | Catastrophe Adjustment Factor | Exh 9 | 1.000 | 1.000 | 1.000 | | |
| (14) | Experience Credibility | Exh 10 | | | | 84.2% | |
| (15) | Ancillary Income | Exh 11 | 0 | 0 | 0 | | |

Lines 16-18 link directly to pages 3 and 4 of the rate template.

| | | | | | | | |
|------|--|--------|--|--|--|-------|--|
| (16) | Excluded Expense Ratio | Pg 4.2 | | | | 1.2% | |
| (17) | Projected Federal Income Tax Rate on Investment Income | Pg 3.2 | | | | 19.0% | |
| (18) | Projected Yield | Pg 3.2 | | | | 5.5% | |

¹ The Projected column should reflect the annual trend expressed as a percentage for premium, loss and DCCE trends, and credibility.

² Refer to Section III.C. of the Prior Approval Rate Filing Instructions for New Program requirements.

RATEMAKING DATA

Completed by: Daniel McFadden
Date Completed: 6/28/2019
Detailed Line Description: Commercial Auto Physical Damage
Coverage: Commercial Auto - Physical Damage
Variance #(s):

| Line | Description | Source | 2nd Prior Year Ending | 1st Prior Year Ending | Most Recent Year Ending | Projected ¹ | New Program ² |
|------|--|--------|-----------------------|-----------------------|-------------------------|------------------------|--------------------------|
| (0) | Year | | 20162 | 20172 | 20182 | | |
| (1) | California Direct Written Premium | | 2,532,059 | 2,944,313 | 2,582,120 | | |
| (2) | California Direct Earned Premium | | 1,909,700 | 2,978,650 | 2,834,974 | | |
| (3) | Premium Adjustment Factor | Exh 4 | 1.110 | 1.162 | 1.150 | | |
| (4) | Premium Trend Factor ¹ | Exh 5 | 1.001 | 1.001 | 1.001 | 0.0% | |
| (5) | Miscellaneous Fees and Flat Charges not included in Line (2) | Exh 6 | 0 | 0 | 0 | | |
| (6) | Earned Exposure Units | | 954 | 1,739 | 1,786 | | |
| (7) | Historic Losses | | 1,217,229 | 2,517,501 | 2,523,136 | | |
| (8) | Historic Defense and Cost Containment Expense (DCCE) | | 38,351 | 73,354 | 48,532 | | |
| (9) | Loss Development Factor | Exh 7 | 0.999 | 0.989 | 0.960 | | |
| (10) | DCCE Development Factor | Exh 7 | 0.999 | 0.989 | 0.960 | | |
| (11) | Loss Trend Factor ¹ | Exh 8 | 1.356 | 1.267 | 1.185 | 5.0% | |
| (12) | DCCE Trend Factor ¹ | Exh 8 | 1.356 | 1.267 | 1.185 | 5.0% | |
| (13) | Catastrophe Adjustment Factor | Exh 9 | 1.000 | 1.000 | 1.000 | | |
| (14) | Experience Credibility | Exh 10 | | | | 37.7% | |
| (15) | Ancillary Income | Exh 11 | 0 | 0 | 0 | | |

Lines 16-18 link directly to pages 3 and 4 of the rate template.

| | | | | | | | |
|------|--|--------|--|--|--|-------|--|
| (16) | Excluded Expense Ratio | Pg 4.2 | | | | 1.2% | |
| (17) | Projected Federal Income Tax Rate on Investment Income | Pg 3.2 | | | | 19.0% | |
| (18) | Projected Yield | Pg 3.2 | | | | 5.5% | |

¹ The Projected column should reflect the annual trend expressed as a percentage for premium, loss and DCCE trends, and credibility.

² Refer to Section III.C. of the Prior Approval Rate Filing Instructions for New Program requirements.

VARIANCE - NONE

RATE CHANGE CALCULATION

Completed by: Daniel McFadden
 Date Completed: 6/28/2019
 Prior Effective Date: 11/1/2018
 Proposed Effective Date: 5/1/2019
 Detailed Line Description: Commercial Auto Liability
 Coverage: Commercial Auto - Liability

| Data Provided by Filer | 20162 | 20172 | 20182 | Projected |
|------------------------|-----------|------------|------------|------------|
| Prem_Written | 9,659,407 | 14,148,807 | 14,731,128 | 38,539,342 |
| Prem_Earned | 7,535,841 | 12,206,490 | 13,510,356 | 33,252,687 |
| Prem_Adj | 0.968 | 1.030 | 1.050 | |
| Prem_Trend | 1.052 | 1.041 | 1.029 | 1.1% |
| Misc_Fees | 0 | 0 | 0 | 0 |
| Exposures_Earned | 954 | 1,739 | 1,786 | 4,479 |
| Losses | 3,551,491 | 5,166,175 | 7,007,571 | 15,725,238 |
| DCCE | 1,047,204 | 170,369 | 156,836 | 1,374,408 |
| Loss_Devt | 1.123 | 1.212 | 1.646 | |
| DCCE_Devt | 1.123 | 1.212 | 1.646 | |
| Loss_Trend | 1.246 | 1.186 | 1.130 | 5.0% |
| DCCE_Trend | 1.246 | 1.186 | 1.130 | 5.0% |
| CAT_Adj | 1.000 | 1.000 | 1.000 | |
| Anc_Income | 0 | 0 | 0 | 0 |
| Credibility | | | | 84.2% |
| ExpRatio_Excluded | | | | 1.2% |
| FIT_Inv | | | | 19.0% |
| Yield | | | | 5.5% |

CDI Parameters

| | | | | |
|---------------|--|--------------------|-----------------|-------|
| FIT_UW | | | | 21.0% |
| EffStd_Final | | <i>Data as of:</i> | 2017 | 34.5% |
| LevFact_Final | | <i>Data as of:</i> | 2017 | 0.65 |
| PremTaxRate | | | | 2.4% |
| SurplusRatio | | | | 1.55 |
| ResRatio_UPR | | <i>Data as of:</i> | 2017 | 0.45 |
| ResRatio_Loss | | <i>Data as of:</i> | 2017 | 1.64 |
| ROR_RiskFree | | <i>Data as of:</i> | May 2019 | 2.5% |
| ROR_Min | | | | -6.0% |
| ROR_Max | | | | 8.5% |

Calculations

| | 20162 | 20172 | 20182 | |
|------------------------|-----------|------------|------------|---------------|
| Prem_Adjusted | 7,674,018 | 13,088,165 | 14,597,264 | 35,359,447 |
| Losses_Adjusted | 4,971,486 | 7,425,707 | 13,033,678 | 25,430,870 |
| DCCE_Adjusted | 1,465,908 | 244,883 | 291,706 | 2,002,496 |
| LossDCCERatio_Adjusted | 83.9% | 58.6% | 91.3% | 77.6% |
| TCRLP_perExp | 8,046.92 | 7,524.45 | 8,171.71 | 7,893.80 |
| LossDCCE_perExp | 6,750.21 | 4,409.86 | 7,459.70 | 6,124.35 |
| CompLossDCCE_perExp | 5,421.79 | 5,069.76 | 5,505.87 | 5,318.62 |
| CredLoss_perExp | 6,540.85 | 4,513.86 | 7,151.77 | 5,997.37 |
| Anc_Inc_perExp | 0.00 | 0.00 | 0.00 | 0.00 |
| InvInc_Fixed | | | | 9.2% |
| InvInc_Variable | | | | 11.2% |
| Net_AnnualTrend | | | | 3.9% |
| Comp_Trend | | | | 1.9% |
| Max_Profit | | | | 16.6% |
| Min_Profit | | | | -11.8% |
| UW_Profit | | | | -0.6% |
| Min_Denom | | | | 0.88 |
| Max_Denom | | | | 0.60 |
| Min_Premium | | | | \$6,159.86 |
| Max_Premium | | | | \$9,069.71 |
| CHANGE_AT_MIN | | | | -22.0% |
| CHANGE_AT_MAX | | | | 14.9% |

VARIANCE - NONE

RATE CHANGE CALCULATION

Completed by: Daniel McFadden
Date Completed: 6/28/2019
Prior Effective Date: 11/1/2018
Proposed Effective Date: 5/1/2019
Detailed Line Description: Commercial Auto Physical Damage
Coverage: Commercial Auto - Physical Damage

| Data Provided by Filer | 20162 | 20172 | 20182 | Projected |
|------------------------|-----------|-----------|-----------|-----------|
| Prem_Written | 2,532,059 | 2,944,313 | 2,582,120 | 8,058,492 |
| Prem_Earned | 1,909,700 | 2,978,650 | 2,834,974 | 7,723,323 |
| Prem_Adj | 1.110 | 1.162 | 1.150 | |
| Prem_Trend | 1.001 | 1.001 | 1.001 | 0.0% |
| Misc_Fees | 0 | 0 | 0 | 0 |
| Exposures_Earned | 954 | 1,739 | 1,786 | 4,479 |
| Losses | 1,217,229 | 2,517,501 | 2,523,136 | 6,257,866 |
| DCCE | 38,351 | 73,354 | 48,532 | 160,237 |
| Loss_Devt | 0.999 | 0.989 | 0.960 | |
| DCCE_Devt | 0.999 | 0.989 | 0.960 | |
| Loss_Trend | 1.356 | 1.267 | 1.185 | 5.0% |
| DCCE_Trend | 1.356 | 1.267 | 1.185 | 5.0% |
| CAT_Adj | 1.000 | 1.000 | 1.000 | |
| Anc_Income | 0 | 0 | 0 | 0 |
| Credibility | | | | 37.7% |
| ExpRatio_Excluded | | | | 1.2% |
| FIT_Inv | | | | 19.0% |
| Yield | | | | 5.5% |

CDI Parameters

| | | | | |
|---------------|--|--------------------|-----------------|-------|
| FIT_UW | | | | 21.0% |
| EffStd_Final | | <i>Data as of:</i> | 2017 | 36.2% |
| LevFact_Final | | <i>Data as of:</i> | 2017 | 1.14 |
| PremTaxRate | | | | 2.4% |
| SurplusRatio | | | | 0.88 |
| ResRatio_UPR | | <i>Data as of:</i> | 2017 | 0.44 |
| ResRatio_Loss | | <i>Data as of:</i> | 2017 | 0.26 |
| ROR_RiskFree | | <i>Data as of:</i> | May 2019 | 2.5% |
| ROR_Min | | | | -6.0% |
| ROR_Max | | | | 8.5% |

Calculations

| | 20162 | 20172 | 20182 | |
|------------------------|-----------|-----------|-----------|--------------|
| Prem_Adjusted | 2,122,146 | 3,464,542 | 3,262,125 | 8,848,812 |
| Losses_Adjusted | 1,649,359 | 3,153,931 | 2,871,375 | 7,674,664 |
| DCCE_Adjusted | 51,966 | 91,898 | 55,230 | 199,095 |
| LossDCCERatio_Adjusted | 80.2% | 93.7% | 89.7% | 89.0% |
| TCRLP_perExp | 2,225.27 | 1,991.78 | 1,826.17 | 1,975.45 |
| LossDCCE_perExp | 1,784.00 | 1,866.04 | 1,638.35 | 1,757.77 |
| CompLossDCCE_perExp | 1,428.83 | 1,278.91 | 1,172.58 | 1,268.43 |
| CredLoss_perExp | 1,562.73 | 1,500.26 | 1,348.17 | 1,452.91 |
| Anc_Inc_perExp | 0.00 | 0.00 | 0.00 | 0.00 |
| InvInc_Fixed | | | | 1.5% |
| InvInc_Variable | | | | 7.4% |
| Net_AnnualTrend | | | | 5.0% |
| Comp_Trend | | | | 2.4% |
| Max_Profit | | | | 9.4% |
| Min_Profit | | | | -6.7% |
| UW_Profit | | | | 1.1% |
| Min_Denom | | | | 0.78 |
| Max_Denom | | | | 0.62 |
| Min_Premium | | | | \$1,838.69 |
| Max_Premium | | | | \$2,318.14 |
| CHANGE_AT_MIN | | | | -6.9% |
| CHANGE_AT_MAX | | | | 17.3% |

PRIOR APPROVAL RATE APPLICATION FOR PROPERTY & LIABILITY LINES GENERAL INFORMATION

Completed by: Date:

Your File #:
(15 Character Maximum)

Filing Characteristics

Does this filing include a variance request? (Page 11 hidden)

If yes,

Is this a variance request submitted after the prior approval application to which it applies?

Provide the applicable CDI File #:

Does this file contain group data? If yes, complete Page 2. (Page 2 hidden)

Is this a specialty filing?

Line Type:

General Line :

Subline:

Program:

Provide the most recent applicable CDI file # in this line, subline and/or program:

Company Information

Company Name:

Group Name:

NAIC Company Code:

NAIC Group Code:

Organized under the laws of the State of:

Home Office:

Contact Name/Title:

Toll Free Phone #: Fax #:

Email Address:

Mailing Address:

I declare under penalty of perjury under the laws of the State of California, that the information filed is true, complete, and correct, and that price optimization methods or models have not been used in the development of the final rates for any segment of the filed rating plan.

Authorized Signature

Date of Filing

Telephone #

Refer to CDI website below for the most current rate template and prior approval factors:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/>

| DEPARTMENT USE ONLY | |
|---------------------|--|
| CDI File #: | <input type="text"/> |
| SERFF #: | <input type="text"/> |
| Filed Date: | <input type="text"/> |
| Compliance Date: | <input type="text"/> |
| Public Notice Date: | <input type="text"/> |
| Deemer Date: | <input type="text"/> |
| Intake Analyst: | <input type="text"/> |
| Bureau/Senior: | <input type="text"/> |
| Group Filing?: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| X-Reference #: | <input type="text"/> |
| Filing Type: | <input type="checkbox"/> Rate <input type="checkbox"/> Rule <input type="checkbox"/> Form <input type="checkbox"/> Variance <input type="checkbox"/> New Program |
| % Change: | <input type="text"/> |

FILING TYPE

The purpose of this filing is (check all that apply):

| Type of Filing | Required Documentation ^{1,2,3} |
|---|--|
| <input type="checkbox"/> New Program (Includes adoption of advisory organization loss costs, forms and rules.) | Pages 1 through 4, 8 through 10 & 12, Exhibit 16 plus Prior Approval Rate Template |
| <input checked="" type="checkbox"/> Rates (Includes adoption of advisory organization loss costs.) | |
| <input checked="" type="checkbox"/> Rate increase | Pages 1 through 8 & 12, Exhibits 1-17 & 20, plus Prior Approval Rate Template |
| <input type="checkbox"/> Rate decrease | Pages 1 through 8 & 12, Exhibits 1-17 & 20, plus Prior Approval Rate Template |
| <input type="checkbox"/> Revenue-neutral change (zero percent overall impact) | Pages 1 through 8 & 12, Exhibits 1-17 & 20, plus Prior Approval Rate Template |
| <input type="checkbox"/> Variance Request | |
| <input type="checkbox"/> Filed together with the prior approval application to which it applies. | Page 11, Exhibit 13 plus Prior Approval Rate Template |
| <input type="checkbox"/> Filed after the prior approval application to which it applies. | Pages 1 through 4, 11 & 12, Exhibit 13 plus Prior Approval Rate Template |
| <input checked="" type="checkbox"/> Coverage Forms (Includes adoption of advisory organization forms.) | |
| <input type="checkbox"/> With rate impact | Pages 1 through 9 & 12, Exhibits 1-17 & 20 plus Prior Approval Rate Template |
| <input checked="" type="checkbox"/> Without rate impact | Pages 1 through 4, 9 & 12 |
| <input checked="" type="checkbox"/> Rules and Underwriting Guidelines (Includes adoption of advisory organization rules.) | |
| <input type="checkbox"/> With rate impact | Pages 1 through 8, 10 & 12, Exhibits 1-18 & 20 plus Prior Approval Rate Template |
| <input checked="" type="checkbox"/> Without rate impact | Pages 1 through 4, 10 & 12 plus Exhibit 18 |

¹ Page numbers refer to pages of the Prior Approval Rate Application. Where Exhibits 5, 7 and 8 are required, applications must also include a completed Standard Exhibits Template. Exhibit 21 must be included for all Specialty filing applications.

² All Private Passenger Automobile class plans must be filed separately from the Prior Approval Rate Applications.

³ Page 6 of the Prior Approval Rate Application is required solely for insurers submitting filings for a subset of their Homeowners Multiple Peril line.

IMPACT OF PROPOSED CHANGES

| | |
|---------------------------------------|-------------|
| Proposed Overall Rate Change: | 10.3% |
| Proposed Earned Premium Per Exposure: | \$10,489.56 |
| Proposed Effective Date: | 05/01/19 |

| | Coverage/Form ¹ | Indicated % Change | Proposed % Change | Adjusted Earned Premium ^{2,3} | Projected Earned Premium ³ |
|--------------|-----------------------------------|--------------------|-------------------|--|---------------------------------------|
| (1) | Commercial Auto - Liability | 21.3% | 9.4% | \$14,597,264 | \$15,969,407 |
| (2) | Commercial Auto - Physical Damage | 27.1% | 14.5% | \$3,262,125 | \$3,735,133 |
| (3) | | | | | \$0 |
| (4) | | | | | \$0 |
| (5) | | | | | \$0 |
| (6) | | | | | \$0 |
| (7) | | | | | \$0 |
| (8) | | | | | \$0 |
| (9) | | | | | \$0 |
| (10) | | | | | \$0 |
| Total | | 22.4% | 10.3% | \$17,859,389 | \$19,704,540 |

¹ Commercial Auto Liability and Physical Damage must be combined in one application, with separate Rate Calculation pages in the Prior Approval Rate Template for liability and physical damage coverages.

² Adjusted earned premium is the historical earned premium for the most recent year adjusted to the current rate level and trended to the average earned date of the proposed rating period. These figures should reconcile to the Prior Approval Rate Template.

³ Total earned premium must include all income derived from miscellaneous fees and other charges.

RECONCILIATION OF DIRECT EARNED PREMIUM DATA
 Annual Statement Statutory Page 14 Calendar Year Data

| | Coverage/Form/Program ¹ | Latest CDI Filing # ² | 2nd Prior Calendar Year | 1st Prior Calendar Year | Most Recent Calendar Year |
|--------------------------|------------------------------------|----------------------------------|-------------------------|-------------------------|---------------------------|
| | | | 2015 | 2016 | 2017 |
| (1) | Commercial Auto Liability | 18-2773 | 4,899,306 | 10,100,938 | 13,265,613 |
| (2) | Commercial Auto Physical Damage | 18-2773 | 1,096,935 | 2,602,908 | 2,949,846 |
| (3) | | | | | |
| (4) | | | | | |
| (5) | | | | | |
| (6) | | | | | |
| (7) | | | | | |
| (8) | | | | | |
| (9) | | | | | |
| (10) | | | | | |
| Total | | | 5,996,241 | 12,703,846 | 16,215,459 |
| Statutory Page 14 | | | 5,996,241 | 12,703,846 | 16,215,459 |
| Difference | | | 0 | 0 | 0 |

Explain any differences:

¹ This exhibit requires insurers to itemize each program until *all* data is reconciled to the corresponding annual statement line of insurance.

² For residual market data, a filing number is not required.

ANNUAL STATEMENT LINE - Auto Liability and Physical Damage

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|-----|----------|-----------------|----------------|---------------|--------|---------|-------|------------|-----------|
| (1) | 2017 | 17,263,424 | 16,215,459 | 9,472,885 | 58.42% | 655,577 | 4.04% | 10,128,462 | 62.46% |
| (2) | 2016 | 15,430,010 | 12,703,846 | 8,379,010 | 65.96% | 622,552 | 4.90% | 9,001,562 | 70.86% |
| (3) | 2015 | 9,254,257 | 5,996,241 | 1,835,483 | 30.61% | 319,059 | 5.32% | 2,154,542 | 35.93% |
| (4) | 3 Yr Avg | 13,982,564 | 11,638,515 | 6,562,459 | 56.39% | 532,396 | 4.57% | 7,094,855 | 60.96% |

Source: Annual Statement for 2015, 2016 & 2017

Note: Programs with less than \$25M in premium each can be combined into one entry.

Note: Ratios are weighted averages. Dollars are arithmetic averages.

Total - All Programs

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|-----|----------|-----------------|----------------|---------------|--------|---------|-------|------------|-----------|
| (5) | 2017 | 17,263,424 | 16,215,459 | 9,472,885 | 58.42% | 655,577 | 4.04% | 10,128,462 | 62.46% |
| (6) | 2016 | 15,430,010 | 12,703,846 | 8,379,010 | 65.96% | 622,552 | 4.90% | 9,001,562 | 70.86% |
| (7) | 2015 | 9,254,257 | 5,996,241 | 1,835,483 | 30.61% | 319,059 | 5.32% | 2,154,542 | 35.93% |
| (8) | 3 Yr Avg | 13,982,564 | 11,638,515 | 6,562,459 | 56.39% | 532,396 | 4.57% | 7,094,855 | 60.96% |

| | | | | | | | | | |
|------------|---|---|---|---|---|---|---|---|---|
| Difference | - | - | - | - | - | - | - | - | - |
|------------|---|---|---|---|---|---|---|---|---|

Commercial Auto

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|--------|---------|-------|------------|-----------|
| | 2017 | 17,263,424 | 16,215,459 | 9,472,885 | 58.42% | 655,577 | 4.04% | 10,128,462 | 62.46% |
| | 2016 | 15,430,010 | 12,703,846 | 8,379,010 | 65.96% | 622,552 | 4.90% | 9,001,562 | 70.86% |
| | 2015 | 9,254,257 | 5,996,241 | 1,835,483 | 30.61% | 319,059 | 5.32% | 2,154,542 | 35.93% |
| | 3 Yr Avg | 13,982,564 | 11,638,515 | 6,562,459 | 56.39% | 532,396 | 4.57% | 7,094,855 | 60.96% |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | 2017 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2016 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2015 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | 2017 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2016 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2015 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | 2017 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2016 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2015 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | 2017 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2016 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2015 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

ADDITIONAL CALENDAR YEAR DATA REQUIRED BY STATUTE

Refer to CIC §1857.7, CIC §1857.9 and CIC §1864 for more information.

| Line | Type of Data | Most Recent Calendar Year |
|------|---|---------------------------|
| (0) | Calendar Year | 2017 |
| (1) | Number of claims outstanding at beginning of year | 109 |
| (2) | Number of claims during the year | 497 |
| (3) | Number of claims closed during the year | 477 |
| (4) | Number of claims outstanding at year's end [(1) + (2) - (3)] | 129 |
| (5) | Unearned Premiums | \$7,949,984 |
| (6) | Dollar amount of claims paid | \$5,596,643 |
| (7) | Net loss reserves for outstanding claims excluding claims incurred but not reported (case reserves) | \$3,876,242 |
| (8) | Net loss reserves for claims incurred but not reported (IBNR) | \$6,058,007 |
| (9) | Losses incurred as a percentage of premiums earned, including IBNR | 95.8% |
| (10) | Net investment gain or loss and other income or gain or loss allocated to the line | \$0 |
| (11) | Net income before federal and foreign income taxes [(10) + (15)] | \$6,086,997 |
| (12) | Total number of policies in force on the last day of the reporting period | 119 |
| (13) | Total number of policies canceled | 16 |
| (14) | Total number of policies non-renewed | 0 |
| (15) | Net underwriting gain or loss (= CY earned premiums less CY incurred loss less CY incurred expense) | \$6,086,997 |
| (16) | Separate allocations of expenses for: | |
| (17) | (a) commissions and brokerage expense | \$2,942,574 |
| (18) | (b) other acquisition costs | \$0 |
| (19) | (c) general office expenses | \$1,633,570 |
| (20) | (d) taxes, licenses and fees | \$525,593 |
| (21) | (e) loss adjustment expense (DCCE & AOE) | \$655,577 |
| (22) | (f) other expenses | \$0 |

MISCELLANEOUS FEES AND OTHER CHARGES

Check all fees that apply and identify the amount charged for each transaction.

If no fees apply to this program, check here:

Miscellaneous Fees

| | New Business | Renewal Business |
|----------------------------|---|---|
| Policy Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Installment Fee (Fixed \$) | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Endorsement Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Inspection Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Cancellation Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Reinstatement Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Late Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| SR-22 | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Other Fees (specify below) | | |
| <i>Fee 1</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 2</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 3</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 4</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |

Ancillary Income

| | New Business | Renewal Business |
|------------------------------------|---|---|
| Installment Finance Charge (APR %) | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Non-Sufficient Funds (NSF) Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Membership Dues | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Premium Finance Revenues | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Other Fees (specify below) | | |
| <i>Fee 1</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 2</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 3</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 4</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |

Use Exhibit 6 if additional space is needed to explain fees not listed above.

FORMS

| | | Applicable Form | | | Source of Form | | Coverage Change Reflects | | Coverage Change Includes | | Factor or Charge (\$, % or Description) | |
|-----|----------|-----------------|--|------|----------------|-------------------------|--------------------------|---------------------------|--------------------------|--------------|--|---|
| | | # | Title | Type | Source | CDI File # ¹ | Category | Restriction? ² | Broadening? | Rate Impact? | | % Impact |
| (1) | Proposed | IA 83 CW | Commercial Auto Glass Coverage | 2 | 3 | | 2 | N | Y | N | 0% | Optional coverages for broaden coverage |
| | Current | | | | | | | | | | | |
| (2) | Proposed | IA 88 CW | Original Equipment Manufacturer Parts Coverage | 2 | 3 | | 2 | N | Y | N | 0% | Optional coverages for broaden coverage |
| | Current | | | | | | | | | | | |
| (3) | Proposed | IA 01 CW | Business Auto Declarations | 4 | 3 | | 3 | N | N | N | 0% | |
| | Current | IA 01 CW | Business Auto Declarations | 4 | 3 | 15-6835 | 3 | | | | | |
| (4) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (5) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |

¹ If Source selected is ISO or Other Advisory Organization, provide the CDI File # of applicable filing from which the form is being adopted. If Source selected is Company and Category is Replacement, provide the CDI File # under which current form is approved.

² Forms that restrict, exclude or delete coverage require consideration of a rate offset/credit. Provide the amount of prior losses incurred associated with the impacted coverage, if any.

Legend of Response Codes

| Type Code | | Source Code | | Category Code | |
|-----------|---------------------------------------|-------------|---------------------------------------|---------------|------------------------|
| (1) | Application | (1) | Insurance Services Organization (ISO) | (1) | New, mandatory |
| (2) | Endorsement | (2) | Other Advisory Organization | (2) | New, optional |
| (3) | Policy | (3) | Company | (3) | Replacement, mandatory |
| (4) | Other (Describe in filing memorandum) | (4) | Other (Describe in filing memorandum) | (4) | Replacement, optional |
| | | | | (5) | Withdrawn, mandatory |
| | | | | (6) | Withdrawn, optional |

RULES AND UNDERWRITING GUIDELINES

Insurers submitting a rule change filing must provide the information identified below.
Complete Exhibit 18 as necessary to fulfill this requirement.

Check all that apply:

- (1) Introducing a new rule(s)
- (2) Revising an existing rule(s)
- (3) Adopting an approved Advisory Organization (AO) rule(s)
- (4) Withdrawing an approved rule(s)
- (5) Introducing or revising an underwriting guideline(s)¹

If (1), (2) or (5) above is checked, provide the following:

- (a) The purpose for the rule or underwriting guideline or an explanation for revising an existing rule or underwriting guideline (Exhibit 18)
- (b) A copy of the current and proposed manual page corresponding to the rule or underwriting guideline
- (c) The proposed charge for the rule, and justification of the charge including the rate or premium development method (Exhibit 18)
- (d) The rate impact of the rule or underwriting guideline on the current book of business, with corresponding calculation of that impact (Exhibit 18)
- (e) Advise if the rule is:
 - (i) Optional
 - (ii) Mandatory

If (3) above is checked, specify the approved CDI File #(s) of the AO rule:

If (4) above is checked, provide the following:

- (a) An explanation for the withdrawal of the rule (Exhibit 18)
- (b) A copy of the current and proposed manual page corresponding to the withdrawn rule
- (c) The rate impact of withdrawing the rule on the current book of business, with corresponding calculation of that impact (Exhibit 18)

For all rule and underwriting guideline changes, provide any additional comments necessary to adequately explain the rule change (Exhibit 18).

¹ Underwriting guidelines included in this filing are reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance.

FILING CHECKLIST

Use this checklist to assemble a complete application:

Prior Approval Rate Application

- General Information, Page 1
- Insurer Group Information, Page 2
- Filing Type, Page 3
- Proposed Impact, Page 4
- Reconciliation of Direct Earned Premium to Statutory Data, Page 5
- Homeowners Form Detail (if applicable), Page 6
- Additional Calendar Year Data Required by Statute, Page 7
- Miscellaneous Fees and Other Charges, Page 8
- Forms, Page 9
- Rules and Underwriting Guidelines, Page 10
- Variance Request, Page 11
- Filing Checklist, Page 12

Filing Memorandum

Prior Approval Rate Template¹

Standard Exhibits Template¹

Printed Rate and Rule Manual Pages¹

Underwriting Guidelines¹

Forms^{1,2}

Copies of Reinsurance Agreements¹

Supporting Exhibits

- Exhibit 1 - Filing History
- Exhibit 2 - Rate Level History
- Exhibit 3 - Policy Term Distribution
- Exhibit 4 - Premium Adjustment Factor
- Exhibit 5 - Premium Trend Factor³
- Exhibit 6 - Miscellaneous Fees and Other Charges
- Exhibit 7 - Loss and Defense & Cost Containment Expense (DCCE) Development Factors³
- Exhibit 8 - Loss and DCCE Trend³
- Exhibit 9 - Catastrophe Adjustment
- Exhibit 10 - Credibility Adjustment
- Exhibit 11 - Ancillary Income
- Exhibit 12 - Reinsurance Premium and Recoverables
- Exhibit 13 - Variance Request
- Exhibit 14 - Rate Distribution
- Exhibit 15 - Rate Classification Relativities
- Exhibit 16 - New Program
- Exhibit 17 - Super Group Corporate Structure Verification (PPA only)
- Exhibit 18 - Rules and Underwriting Guidelines
- Exhibit 19 - Supplemental Information
- Exhibit 20 - Customer Dislocation
- Exhibit 21 - Insurer's Ratemaking Calculations for Specialty Filings

¹ See Prior Approval Rate Filing Instructions.

² Attach all independent forms and list all advisory organization forms.

³ Provide Standard Exhibits Template for these exhibits.

PRIOR APPROVAL RATE APPLICATION FOR PROPERTY & LIABILITY LINES GENERAL INFORMATION

Completed by: Date:

Your File #:
(15 Character Maximum)

Filing Characteristics

Does this filing include a variance request? (Page 11 hidden)

If yes,

Is this a variance request submitted after the prior approval application to which it applies?

Provide the applicable CDI File #:

Does this file contain group data? If yes, complete Page 2. (Page 2 hidden)

Is this a specialty filing?

Line Type:

General Line :

Subline:

Program:

Provide the most recent applicable CDI file # in this line, subline and/or program:

Company Information

Company Name:

Group Name:

NAIC Company Code:

NAIC Group Code:

Organized under the laws of the State of:

Home Office:

Contact Name/Title:

Toll Free Phone #: Fax #:

Email Address:

Mailing Address:

I declare under penalty of perjury under the laws of the State of California, that the information filed is true, complete, and correct, and that price optimization methods or models have not been used in the development of the final rates for any segment of the filed rating plan.

Authorized Signature

Date of Filing

Telephone #

Refer to CDI website below for the most current rate template and prior approval factors:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/>

| DEPARTMENT USE ONLY | |
|---------------------|--|
| CDI File #: | <input type="text"/> |
| SERFF #: | <input type="text"/> |
| Filed Date: | <input type="text"/> |
| Compliance Date: | <input type="text"/> |
| Public Notice Date: | <input type="text"/> |
| Deemer Date: | <input type="text"/> |
| Intake Analyst: | <input type="text"/> |
| Bureau/Senior: | <input type="text"/> |
| Group Filing?: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| X-Reference #: | <input type="text"/> |
| Filing Type: | <input type="checkbox"/> Rate <input type="checkbox"/> Rule <input type="checkbox"/> Form <input type="checkbox"/> Variance <input type="checkbox"/> New Program |
| % Change: | <input type="text"/> |

FILING TYPE

The purpose of this filing is (check all that apply):

| Type of Filing | Required Documentation ^{1,2,3} |
|---|--|
| <input type="checkbox"/> New Program (Includes adoption of advisory organization loss costs, forms and rules.) | Pages 1 through 4, 8 through 10 & 12, Exhibit 16 plus Prior Approval Rate Template |
| <input checked="" type="checkbox"/> Rates (Includes adoption of advisory organization loss costs.) | |
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| <input type="checkbox"/> With rate impact | Pages 1 through 9 & 12, Exhibits 1-17 & 20 plus Prior Approval Rate Template |
| <input type="checkbox"/> Without rate impact | Pages 1 through 4, 9 & 12 |
| <input checked="" type="checkbox"/> Rules and Underwriting Guidelines (Includes adoption of advisory organization rules.) | |
| <input type="checkbox"/> With rate impact | Pages 1 through 8, 10 & 12, Exhibits 1-18 & 20 plus Prior Approval Rate Template |
| <input checked="" type="checkbox"/> Without rate impact | Pages 1 through 4, 10 & 12 plus Exhibit 18 |

¹ Page numbers refer to pages of the Prior Approval Rate Application. Where Exhibits 5, 7 and 8 are required, applications must also include a completed Standard Exhibits Template. Exhibit 21 must be included for all Specialty filing applications.

² All Private Passenger Automobile class plans must be filed separately from the Prior Approval Rate Applications.

³ Page 6 of the Prior Approval Rate Application is required solely for insurers submitting filings for a subset of their Homeowners Multiple Peril line.

IMPACT OF PROPOSED CHANGES

| | |
|---------------------------------------|-------------|
| Proposed Overall Rate Change: | 7.2% |
| Proposed Earned Premium Per Exposure: | \$11,475.88 |
| Proposed Effective Date: | 12/01/19 |

| | Coverage/Form ¹ | Indicated % Change | Proposed % Change | Adjusted Earned Premium ^{2,3} | Projected Earned Premium ³ |
|--------------|-----------------------------------|--------------------|-------------------|--|---------------------------------------|
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| (3) | | | | | \$0 |
| (4) | | | | | \$0 |
| (5) | | | | | \$0 |
| (6) | | | | | \$0 |
| (7) | | | | | \$0 |
| (8) | | | | | \$0 |
| (9) | | | | | \$0 |
| (10) | | | | | \$0 |
| Total | | 22.3% | 7.2% | \$19,210,068 | \$20,587,746 |

¹ Commercial Auto Liability and Physical Damage must be combined in one application, with separate Rate Calculation pages in the Prior Approval Rate Template for liability and physical damage coverages.

² Adjusted earned premium is the historical earned premium for the most recent year adjusted to the current rate level and trended to the average earned date of the proposed rating period. These figures should reconcile to the Prior Approval Rate Template.

³ Total earned premium must include all income derived from miscellaneous fees and other charges.

RECONCILIATION OF DIRECT EARNED PREMIUM DATA
 Annual Statement Statutory Page 14 Calendar Year Data

| | Coverage/Form/Program ¹ | Latest CDI Filing # ² | 2nd Prior Calendar Year | 1st Prior Calendar Year | Most Recent Calendar Year |
|--------------------------|------------------------------------|----------------------------------|-------------------------|-------------------------|---------------------------|
| | | | 2015 | 2016 | 2017 |
| (1) | Commercial Auto Liability | 18-2773 | 4,899,306 | 10,100,938 | 13,265,613 |
| (2) | Commercial Auto Physical Damage | 18-2773 | 1,096,935 | 2,602,908 | 2,949,846 |
| (3) | | | | | |
| (4) | | | | | |
| (5) | | | | | |
| (6) | | | | | |
| (7) | | | | | |
| (8) | | | | | |
| (9) | | | | | |
| (10) | | | | | |
| Total | | | 5,996,241 | 12,703,846 | 16,215,459 |
| Statutory Page 14 | | | 5,996,241 | 12,703,846 | 16,215,459 |
| Difference | | | 0 | 0 | 0 |

Explain any differences:

¹ This exhibit requires insurers to itemize each program until *all* data is reconciled to the corresponding annual statement line of insurance.

² For residual market data, a filing number is not required.

ANNUAL STATEMENT LINE - Auto Liability and Physical Damage

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|-----|----------|-----------------|----------------|---------------|--------|---------|-------|------------|-----------|
| (1) | 2017 | 17,263,424 | 16,215,459 | 9,472,885 | 58.42% | 655,577 | 4.04% | 10,128,462 | 62.46% |
| (2) | 2016 | 15,430,010 | 12,703,846 | 8,379,010 | 65.96% | 622,552 | 4.90% | 9,001,562 | 70.86% |
| (3) | 2015 | 9,254,257 | 5,996,241 | 1,835,483 | 30.61% | 319,059 | 5.32% | 2,154,542 | 35.93% |
| (4) | 3 Yr Avg | 13,982,564 | 11,638,515 | 6,562,459 | 56.39% | 532,396 | 4.57% | 7,094,855 | 60.96% |

Source: Annual Statement for 2015, 2016 & 2017

Note: Programs with less than \$25M in premium each can be combined into one entry.

Note: Ratios are weighted averages. Dollars are arithmetic averages.

Total - All Programs

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|-----|----------|-----------------|----------------|---------------|--------|---------|-------|------------|-----------|
| (5) | 2017 | 17,263,424 | 16,215,459 | 9,472,885 | 58.42% | 655,577 | 4.04% | 10,128,462 | 62.46% |
| (6) | 2016 | 15,430,010 | 12,703,846 | 8,379,010 | 65.96% | 622,552 | 4.90% | 9,001,562 | 70.86% |
| (7) | 2015 | 9,254,257 | 5,996,241 | 1,835,483 | 30.61% | 319,059 | 5.32% | 2,154,542 | 35.93% |
| (8) | 3 Yr Avg | 13,982,564 | 11,638,515 | 6,562,459 | 56.39% | 532,396 | 4.57% | 7,094,855 | 60.96% |

| | | | | | | | | | |
|------------|---|---|---|---|---|---|---|---|---|
| Difference | - | - | - | - | - | - | - | - | - |
|------------|---|---|---|---|---|---|---|---|---|

Commercial Auto

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|--------|---------|-------|------------|-----------|
| | 2017 | 17,263,424 | 16,215,459 | 9,472,885 | 58.42% | 655,577 | 4.04% | 10,128,462 | 62.46% |
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| | 2015 | 9,254,257 | 5,996,241 | 1,835,483 | 30.61% | 319,059 | 5.32% | 2,154,542 | 35.93% |
| | 3 Yr Avg | 13,982,564 | 11,638,515 | 6,562,459 | 56.39% | 532,396 | 4.57% | 7,094,855 | 60.96% |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | 2017 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2016 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2015 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | 2017 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2016 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2015 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | 2017 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2016 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2015 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | 2017 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2016 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2015 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

ADDITIONAL CALENDAR YEAR DATA REQUIRED BY STATUTE

Refer to CIC §1857.7, CIC §1857.9 and CIC §1864 for more information.

| Line | Type of Data | Most Recent Calendar Year |
|------|---|---------------------------|
| (0) | Calendar Year | 2017 |
| (1) | Number of claims outstanding at beginning of year | 109 |
| (2) | Number of claims during the year | 497 |
| (3) | Number of claims closed during the year | 477 |
| (4) | Number of claims outstanding at year's end [(1) + (2) - (3)] | 129 |
| (5) | Unearned Premiums | \$7,949,984 |
| (6) | Dollar amount of claims paid | \$5,596,643 |
| (7) | Net loss reserves for outstanding claims excluding claims incurred but not reported (case reserves) | \$3,876,242 |
| (8) | Net loss reserves for claims incurred but not reported (IBNR) | \$6,058,007 |
| (9) | Losses incurred as a percentage of premiums earned, including IBNR | 95.8% |
| (10) | Net investment gain or loss and other income or gain or loss allocated to the line | \$0 |
| (11) | Net income before federal and foreign income taxes [(10) + (15)] | \$6,086,997 |
| (12) | Total number of policies in force on the last day of the reporting period | 119 |
| (13) | Total number of policies canceled | 16 |
| (14) | Total number of policies non-renewed | 0 |
| (15) | Net underwriting gain or loss (= CY earned premiums less CY incurred loss less CY incurred expense) | \$6,086,997 |
| (16) | Separate allocations of expenses for: | |
| (17) | (a) commissions and brokerage expense | \$2,942,574 |
| (18) | (b) other acquisition costs | \$0 |
| (19) | (c) general office expenses | \$1,633,570 |
| (20) | (d) taxes, licenses and fees | \$525,593 |
| (21) | (e) loss adjustment expense (DCCE & AOE) | \$655,577 |
| (22) | (f) other expenses | \$0 |

MISCELLANEOUS FEES AND OTHER CHARGES

Check all fees that apply and identify the amount charged for each transaction.

If no fees apply to this program, check here:

Miscellaneous Fees

| | New Business | Renewal Business |
|----------------------------|---|---|
| Policy Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Installment Fee (Fixed \$) | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Endorsement Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Inspection Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Cancellation Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Reinstatement Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Late Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| SR-22 | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Other Fees (specify below) | | |
| <i>Fee 1</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 2</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 3</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 4</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |

Ancillary Income

| | New Business | Renewal Business |
|------------------------------------|---|---|
| Installment Finance Charge (APR %) | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Non-Sufficient Funds (NSF) Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Membership Dues | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Premium Finance Revenues | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Other Fees (specify below) | | |
| <i>Fee 1</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 2</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 3</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 4</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |

Use Exhibit 6 if additional space is needed to explain fees not listed above.

FORMS

| | | Applicable Form | | | Source of Form | | Coverage Change Reflects | | Coverage Change Includes | | Factor or Charge (\$, % or Description) |
|-----|----------|-----------------|-------|------|----------------|-------------------------|--------------------------|---------------------------|--------------------------|--------------|--|
| | | # | Title | Type | Source | CDI File # ¹ | Category | Restriction? ² | Broadening? | Rate Impact? | |
| (1) | Proposed | | | | | | | | | | |
| | Current | | | | | | | | | | |
| (2) | Proposed | | | | | | | | | | |
| | Current | | | | | | | | | | |
| (3) | Proposed | | | | | | 3 | | | | |
| | Current | | | | | | | | | | |
| (4) | Proposed | | | | | | | | | | |
| | Current | | | | | | | | | | |
| (5) | Proposed | | | | | | | | | | |
| | Current | | | | | | | | | | |

¹ If Source selected is ISO or Other Advisory Organization, provide the CDI File # of applicable filing from which the form is being adopted. If Source selected is Company and Category is Replacement, provide the CDI File # under which current form is approved.

² Forms that restrict, exclude or delete coverage require consideration of a rate offset/credit. Provide the amount of prior losses incurred associated with the impacted coverage, if any.

Legend of Response Codes

| Type Code | | Source Code | | Category Code | |
|-----------|---------------------------------------|-------------|---------------------------------------|---------------|------------------------|
| (1) | Application | (1) | Insurance Services Organization (ISO) | (1) | New, mandatory |
| (2) | Endorsement | (2) | Other Advisory Organization | (2) | New, optional |
| (3) | Policy | (3) | Company | (3) | Replacement, mandatory |
| (4) | Other (Describe in filing memorandum) | (4) | Other (Describe in filing memorandum) | (4) | Replacement, optional |
| | | | | (5) | Withdrawn, mandatory |
| | | | | (6) | Withdrawn, optional |

RULES AND UNDERWRITING GUIDELINES

Insurers submitting a rule change filing must provide the information identified below.
Complete Exhibit 18 as necessary to fulfill this requirement.

Check all that apply:

- (1) Introducing a new rule(s)
- (2) Revising an existing rule(s)
- (3) Adopting an approved Advisory Organization (AO) rule(s)
- (4) Withdrawing an approved rule(s)
- (5) Introducing or revising an underwriting guideline(s)¹

If (1), (2) or (5) above is checked, provide the following:

- (a) The purpose for the rule or underwriting guideline or an explanation for revising an existing rule or underwriting guideline (Exhibit 18)
- (b) A copy of the current and proposed manual page corresponding to the rule or underwriting guideline
- (c) The proposed charge for the rule, and justification of the charge including the rate or premium development method (Exhibit 18)
- (d) The rate impact of the rule or underwriting guideline on the current book of business, with corresponding calculation of that impact (Exhibit 18)
- (e) Advise if the rule is:
 - (i) Optional
 - (ii) Mandatory

If (3) above is checked, specify the approved CDI File #(s) of the AO rule:

If (4) above is checked, provide the following:

- (a) An explanation for the withdrawal of the rule (Exhibit 18)
- (b) A copy of the current and proposed manual page corresponding to the withdrawn rule
- (c) The rate impact of withdrawing the rule on the current book of business, with corresponding calculation of that impact (Exhibit 18)

For all rule and underwriting guideline changes, provide any additional comments necessary to adequately explain the rule change (Exhibit 18).

¹ Underwriting guidelines included in this filing are reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance.

FILING CHECKLIST

Use this checklist to assemble a complete application:

Prior Approval Rate Application

- General Information, Page 1
- Insurer Group Information, Page 2
- Filing Type, Page 3
- Proposed Impact, Page 4
- Reconciliation of Direct Earned Premium to Statutory Data, Page 5
- Homeowners Form Detail (if applicable), Page 6
- Additional Calendar Year Data Required by Statute, Page 7
- Miscellaneous Fees and Other Charges, Page 8
- Forms, Page 9
- Rules and Underwriting Guidelines, Page 10
- Variance Request, Page 11
- Filing Checklist, Page 12

Filing Memorandum

Prior Approval Rate Template¹

Standard Exhibits Template¹

Printed Rate and Rule Manual Pages¹

Underwriting Guidelines¹

Forms^{1,2}

Copies of Reinsurance Agreements¹

Supporting Exhibits

- Exhibit 1 - Filing History
- Exhibit 2 - Rate Level History
- Exhibit 3 - Policy Term Distribution
- Exhibit 4 - Premium Adjustment Factor
- Exhibit 5 - Premium Trend Factor³
- Exhibit 6 - Miscellaneous Fees and Other Charges
- Exhibit 7 - Loss and Defense & Cost Containment Expense (DCCE) Development Factors³
- Exhibit 8 - Loss and DCCE Trend³
- Exhibit 9 - Catastrophe Adjustment
- Exhibit 10 - Credibility Adjustment
- Exhibit 11 - Ancillary Income
- Exhibit 12 - Reinsurance Premium and Recoverables
- Exhibit 13 - Variance Request
- Exhibit 14 - Rate Distribution
- Exhibit 15 - Rate Classification Relativities
- Exhibit 16 - New Program
- Exhibit 17 - Super Group Corporate Structure Verification (PPA only)
- Exhibit 18 - Rules and Underwriting Guidelines
- Exhibit 19 - Supplemental Information
- Exhibit 20 - Customer Dislocation
- Exhibit 21 - Insurer's Ratemaking Calculations for Specialty Filings

¹ See Prior Approval Rate Filing Instructions.

² Attach all independent forms and list all advisory organization forms.

³ Provide Standard Exhibits Template for these exhibits.

PRIOR APPROVAL RATE APPLICATION FOR PROPERTY & LIABILITY LINES GENERAL INFORMATION

Completed by: Date:

Your File #:
(15 Character Maximum)

Filing Characteristics

Does this filing include a variance request? (Page 11 hidden)

If yes,

Is this a variance request submitted after the prior approval application to which it applies?

Provide the applicable CDI File #:

Does this file contain group data? If yes, complete Page 2. (Page 2 hidden)

Is this a specialty filing?

Line Type:

General Line :

Subline:

Program:

Provide the most recent applicable CDI file # in this line, subline and/or program:

Company Information

Company Name:

Group Name:

NAIC Company Code:

NAIC Group Code:

Organized under the laws of the State of:

Home Office:

Contact Name/Title:

Toll Free Phone #: Fax #:

Email Address:

Mailing Address:

I declare under penalty of perjury under the laws of the State of California, that the information filed is true, complete, and correct, and that price optimization methods or models have not been used in the development of the final rates for any segment of the filed rating plan.

Authorized Signature

Date of Filing

Telephone #

Refer to CDI website below for the most current rate template and prior approval factors:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/>

| DEPARTMENT USE ONLY | |
|---------------------|--|
| CDI File #: | <input type="text"/> |
| SERFF #: | <input type="text"/> |
| Filed Date: | <input type="text"/> |
| Compliance Date: | <input type="text"/> |
| Public Notice Date: | <input type="text"/> |
| Deemer Date: | <input type="text"/> |
| Intake Analyst: | <input type="text"/> |
| Bureau/Senior: | <input type="text"/> |
| Group Filing?: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| X-Reference #: | <input type="text"/> |
| Filing Type: | <input type="checkbox"/> Rate <input type="checkbox"/> Rule <input type="checkbox"/> Form <input type="checkbox"/> Variance <input type="checkbox"/> New Program |
| % Change: | <input type="text"/> |

FILING TYPE

The purpose of this filing is (check all that apply):

| Type of Filing | Required Documentation ^{1,2,3} |
|---|--|
| <input type="checkbox"/> New Program (Includes adoption of advisory organization loss costs, forms and rules.) | Pages 1 through 4, 8 through 10 & 12, Exhibit 16 plus Prior Approval Rate Template |
| <input checked="" type="checkbox"/> Rates (Includes adoption of advisory organization loss costs.) | |
| <input checked="" type="checkbox"/> Rate increase | Pages 1 through 8 & 12, Exhibits 1-17 & 20, plus Prior Approval Rate Template |
| <input type="checkbox"/> Rate decrease | Pages 1 through 8 & 12, Exhibits 1-17 & 20, plus Prior Approval Rate Template |
| <input type="checkbox"/> Revenue-neutral change (zero percent overall impact) | Pages 1 through 8 & 12, Exhibits 1-17 & 20, plus Prior Approval Rate Template |
| <input type="checkbox"/> Variance Request | |
| <input type="checkbox"/> Filed together with the prior approval application to which it applies. | Page 11, Exhibit 13 plus Prior Approval Rate Template |
| <input type="checkbox"/> Filed after the prior approval application to which it applies. | Pages 1 through 4, 11 & 12, Exhibit 13 plus Prior Approval Rate Template |
| <input type="checkbox"/> Coverage Forms (Includes adoption of advisory organization forms.) | |
| <input type="checkbox"/> With rate impact | Pages 1 through 9 & 12, Exhibits 1-17 & 20 plus Prior Approval Rate Template |
| <input type="checkbox"/> Without rate impact | Pages 1 through 4, 9 & 12 |
| <input checked="" type="checkbox"/> Rules and Underwriting Guidelines (Includes adoption of advisory organization rules.) | |
| <input type="checkbox"/> With rate impact | Pages 1 through 8, 10 & 12, Exhibits 1-18 & 20 plus Prior Approval Rate Template |
| <input checked="" type="checkbox"/> Without rate impact | Pages 1 through 4, 10 & 12 plus Exhibit 18 |

¹ Page numbers refer to pages of the Prior Approval Rate Application. Where Exhibits 5, 7 and 8 are required, applications must also include a completed Standard Exhibits Template. Exhibit 21 must be included for all Specialty filing applications.

² All Private Passenger Automobile class plans must be filed separately from the Prior Approval Rate Applications.

³ Page 6 of the Prior Approval Rate Application is required solely for insurers submitting filings for a subset of their Homeowners Multiple Peril line.

IMPACT OF PROPOSED CHANGES

| | |
|---------------------------------------|-------------|
| Proposed Overall Rate Change: | 10.3% |
| Proposed Earned Premium Per Exposure: | \$10,489.56 |
| Proposed Effective Date: | 05/01/19 |

| | Coverage/Form ¹ | Indicated % Change | Proposed % Change | Adjusted Earned Premium ^{2,3} | Projected Earned Premium ³ |
|--------------|-----------------------------------|--------------------|-------------------|--|---------------------------------------|
| (1) | Commercial Auto - Liability | 21.3% | 9.4% | \$14,597,264 | \$15,969,407 |
| (2) | Commercial Auto - Physical Damage | 27.1% | 14.5% | \$3,262,125 | \$3,735,133 |
| (3) | | | | | \$0 |
| (4) | | | | | \$0 |
| (5) | | | | | \$0 |
| (6) | | | | | \$0 |
| (7) | | | | | \$0 |
| (8) | | | | | \$0 |
| (9) | | | | | \$0 |
| (10) | | | | | \$0 |
| Total | | 22.4% | 10.3% | \$17,859,389 | \$19,704,540 |

¹ Commercial Auto Liability and Physical Damage must be combined in one application, with separate Rate Calculation pages in the Prior Approval Rate Template for liability and physical damage coverages.

² Adjusted earned premium is the historical earned premium for the most recent year adjusted to the current rate level and trended to the average earned date of the proposed rating period. These figures should reconcile to the Prior Approval Rate Template.

³ Total earned premium must include all income derived from miscellaneous fees and other charges.

RECONCILIATION OF DIRECT EARNED PREMIUM DATA
 Annual Statement Statutory Page 14 Calendar Year Data

| | Coverage/Form/Program ¹ | Latest CDI Filing # ² | 2nd Prior Calendar Year | 1st Prior Calendar Year | Most Recent Calendar Year |
|--------------------------|------------------------------------|----------------------------------|-------------------------|-------------------------|---------------------------|
| | | | 2015 | 2016 | 2017 |
| (1) | Commercial Auto Liability | 18-2773 | 4,899,306 | 10,100,938 | 13,265,613 |
| (2) | Commercial Auto Physical Damage | 18-2773 | 1,096,935 | 2,602,908 | 2,949,846 |
| (3) | | | | | |
| (4) | | | | | |
| (5) | | | | | |
| (6) | | | | | |
| (7) | | | | | |
| (8) | | | | | |
| (9) | | | | | |
| (10) | | | | | |
| Total | | | 5,996,241 | 12,703,846 | 16,215,459 |
| Statutory Page 14 | | | 5,996,241 | 12,703,846 | 16,215,459 |
| Difference | | | 0 | 0 | 0 |

Explain any differences:

¹ This exhibit requires insurers to itemize each program until *all* data is reconciled to the corresponding annual statement line of insurance.

² For residual market data, a filing number is not required.

ANNUAL STATEMENT LINE - Auto Liability and Physical Damage

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|-----|----------|-----------------|----------------|---------------|--------|---------|-------|------------|-----------|
| (1) | 2017 | 17,263,424 | 16,215,459 | 9,472,885 | 58.42% | 655,577 | 4.04% | 10,128,462 | 62.46% |
| (2) | 2016 | 15,430,010 | 12,703,846 | 8,379,010 | 65.96% | 622,552 | 4.90% | 9,001,562 | 70.86% |
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| (4) | 3 Yr Avg | 13,982,564 | 11,638,515 | 6,562,459 | 56.39% | 532,396 | 4.57% | 7,094,855 | 60.96% |

Source: Annual Statement for 2015, 2016 & 2017

Note: Programs with less than \$25M in premium each can be combined into one entry.

Note: Ratios are weighted averages. Dollars are arithmetic averages.

Total - All Programs

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|-----|----------|-----------------|----------------|---------------|--------|---------|-------|------------|-----------|
| (5) | 2017 | 17,263,424 | 16,215,459 | 9,472,885 | 58.42% | 655,577 | 4.04% | 10,128,462 | 62.46% |
| (6) | 2016 | 15,430,010 | 12,703,846 | 8,379,010 | 65.96% | 622,552 | 4.90% | 9,001,562 | 70.86% |
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| | | | | | | | | | |
|------------|---|---|---|---|---|---|---|---|---|
| Difference | - | - | - | - | - | - | - | - | - |
|------------|---|---|---|---|---|---|---|---|---|

Commercial Auto

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|--------|---------|-------|------------|-----------|
| | 2017 | 17,263,424 | 16,215,459 | 9,472,885 | 58.42% | 655,577 | 4.04% | 10,128,462 | 62.46% |
| | 2016 | 15,430,010 | 12,703,846 | 8,379,010 | 65.96% | 622,552 | 4.90% | 9,001,562 | 70.86% |
| | 2015 | 9,254,257 | 5,996,241 | 1,835,483 | 30.61% | 319,059 | 5.32% | 2,154,542 | 35.93% |
| | 3 Yr Avg | 13,982,564 | 11,638,515 | 6,562,459 | 56.39% | 532,396 | 4.57% | 7,094,855 | 60.96% |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | 2017 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2016 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2015 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | 2017 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2016 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2015 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | 2017 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2016 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2015 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | 2017 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2016 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 2015 | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

ADDITIONAL CALENDAR YEAR DATA REQUIRED BY STATUTE

Refer to CIC §1857.7, CIC §1857.9 and CIC §1864 for more information.

| Line | Type of Data | Most Recent Calendar Year |
|------|---|---------------------------|
| (0) | Calendar Year | 2017 |
| (1) | Number of claims outstanding at beginning of year | 109 |
| (2) | Number of claims during the year | 497 |
| (3) | Number of claims closed during the year | 477 |
| (4) | Number of claims outstanding at year's end [(1) + (2) - (3)] | 129 |
| (5) | Unearned Premiums | \$7,949,984 |
| (6) | Dollar amount of claims paid | \$5,596,643 |
| (7) | Net loss reserves for outstanding claims excluding claims incurred but not reported (case reserves) | \$3,876,242 |
| (8) | Net loss reserves for claims incurred but not reported (IBNR) | \$6,058,007 |
| (9) | Losses incurred as a percentage of premiums earned, including IBNR | 95.8% |
| (10) | Net investment gain or loss and other income or gain or loss allocated to the line | \$0 |
| (11) | Net income before federal and foreign income taxes [(10) + (15)] | \$6,086,997 |
| (12) | Total number of policies in force on the last day of the reporting period | 119 |
| (13) | Total number of policies canceled | 16 |
| (14) | Total number of policies non-renewed | 0 |
| (15) | Net underwriting gain or loss (= CY earned premiums less CY incurred loss less CY incurred expense) | \$6,086,997 |
| (16) | Separate allocations of expenses for: | |
| (17) | (a) commissions and brokerage expense | \$2,942,574 |
| (18) | (b) other acquisition costs | \$0 |
| (19) | (c) general office expenses | \$1,633,570 |
| (20) | (d) taxes, licenses and fees | \$525,593 |
| (21) | (e) loss adjustment expense (DCCE & AOE) | \$655,577 |
| (22) | (f) other expenses | \$0 |

MISCELLANEOUS FEES AND OTHER CHARGES

Check all fees that apply and identify the amount charged for each transaction.

If no fees apply to this program, check here:

Miscellaneous Fees

| | New Business | Renewal Business |
|----------------------------|---|---|
| Policy Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Installment Fee (Fixed \$) | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Endorsement Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Inspection Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Cancellation Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Reinstatement Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Late Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| SR-22 | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Other Fees (specify below) | | |
| <i>Fee 1</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 2</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 3</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 4</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |

Ancillary Income

| | New Business | Renewal Business |
|------------------------------------|---|---|
| Installment Finance Charge (APR %) | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Non-Sufficient Funds (NSF) Fee | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Membership Dues | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Premium Finance Revenues | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| Other Fees (specify below) | | |
| <i>Fee 1</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 2</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 3</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |
| <i>Fee 4</i> | <input type="checkbox"/> <input type="text"/> | <input type="checkbox"/> <input type="text"/> |

Use Exhibit 6 if additional space is needed to explain fees not listed above.

FORMS

| | | Applicable Form | | | Source of Form | | | Coverage Change Reflects | | Coverage Change Includes | | Factor or Charge (\$, % or Description) |
|-----|----------|-----------------|-------|------|----------------|-------------------------|----------|---------------------------|-------------|--------------------------|----------|--|
| | | # | Title | Type | Source | CDI File # ¹ | Category | Restriction? ² | Broadening? | Rate Impact? | % Impact | |
| (1) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (2) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (3) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (4) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (5) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |

¹ If Source selected is ISO or Other Advisory Organization, provide the CDI File # of applicable filing from which the form is being adopted. If Source selected is Company and Category is Replacement, provide the CDI File # under which current form is approved.

² Forms that restrict, exclude or delete coverage require consideration of a rate offset/credit. Provide the amount of prior losses incurred associated with the impacted coverage, if any.

Legend of Response Codes

| Type Code | | Source Code | | Category Code | |
|-----------|---------------------------------------|-------------|---------------------------------------|---------------|------------------------|
| (1) | Application | (1) | Insurance Services Organization (ISO) | (1) | New, mandatory |
| (2) | Endorsement | (2) | Other Advisory Organization | (2) | New, optional |
| (3) | Policy | (3) | Company | (3) | Replacement, mandatory |
| (4) | Other (Describe in filing memorandum) | (4) | Other (Describe in filing memorandum) | (4) | Replacement, optional |
| | | | | (5) | Withdrawn, mandatory |
| | | | | (6) | Withdrawn, optional |

RULES AND UNDERWRITING GUIDELINES

Insurers submitting a rule change filing must provide the information identified below.
Complete Exhibit 18 as necessary to fulfill this requirement.

Check all that apply:

- (1) Introducing a new rule(s)
- (2) Revising an existing rule(s)
- (3) Adopting an approved Advisory Organization (AO) rule(s)
- (4) Withdrawing an approved rule(s)
- (5) Introducing or revising an underwriting guideline(s)¹

If (1), (2) or (5) above is checked, provide the following:

- (a) The purpose for the rule or underwriting guideline or an explanation for revising an existing rule or underwriting guideline (Exhibit 18)
- (b) A copy of the current and proposed manual page corresponding to the rule or underwriting guideline
- (c) The proposed charge for the rule, and justification of the charge including the rate or premium development method (Exhibit 18)
- (d) The rate impact of the rule or underwriting guideline on the current book of business, with corresponding calculation of that impact (Exhibit 18)
- (e) Advise if the rule is:
 - (i) Optional
 - (ii) Mandatory

If (3) above is checked, specify the approved CDI File #(s) of the AO rule:

If (4) above is checked, provide the following:

- (a) An explanation for the withdrawal of the rule (Exhibit 18)
- (b) A copy of the current and proposed manual page corresponding to the withdrawn rule
- (c) The rate impact of withdrawing the rule on the current book of business, with corresponding calculation of that impact (Exhibit 18)

For all rule and underwriting guideline changes, provide any additional comments necessary to adequately explain the rule change (Exhibit 18).

¹ Underwriting guidelines included in this filing are reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance.

FILING CHECKLIST

Use this checklist to assemble a complete application:

Prior Approval Rate Application

- General Information, Page 1
- Insurer Group Information, Page 2
- Filing Type, Page 3
- Proposed Impact, Page 4
- Reconciliation of Direct Earned Premium to Statutory Data, Page 5
- Homeowners Form Detail (if applicable), Page 6
- Additional Calendar Year Data Required by Statute, Page 7
- Miscellaneous Fees and Other Charges, Page 8
- Forms, Page 9
- Rules and Underwriting Guidelines, Page 10
- Variance Request, Page 11
- Filing Checklist, Page 12

Filing Memorandum

Prior Approval Rate Template¹

Standard Exhibits Template¹

Printed Rate and Rule Manual Pages¹

Underwriting Guidelines¹

Forms^{1,2}

Copies of Reinsurance Agreements¹

Supporting Exhibits

- Exhibit 1 - Filing History
- Exhibit 2 - Rate Level History
- Exhibit 3 - Policy Term Distribution
- Exhibit 4 - Premium Adjustment Factor
- Exhibit 5 - Premium Trend Factor³
- Exhibit 6 - Miscellaneous Fees and Other Charges
- Exhibit 7 - Loss and Defense & Cost Containment Expense (DCCE) Development Factors³
- Exhibit 8 - Loss and DCCE Trend³
- Exhibit 9 - Catastrophe Adjustment
- Exhibit 10 - Credibility Adjustment
- Exhibit 11 - Ancillary Income
- Exhibit 12 - Reinsurance Premium and Recoverables
- Exhibit 13 - Variance Request
- Exhibit 14 - Rate Distribution
- Exhibit 15 - Rate Classification Relativities
- Exhibit 16 - New Program
- Exhibit 17 - Super Group Corporate Structure Verification (PPA only)
- Exhibit 18 - Rules and Underwriting Guidelines
- Exhibit 19 - Supplemental Information
- Exhibit 20 - Customer Dislocation
- Exhibit 21 - Insurer's Ratemaking Calculations for Specialty Filings

¹ See Prior Approval Rate Filing Instructions.

² Attach all independent forms and list all advisory organization forms.

³ Provide Standard Exhibits Template for these exhibits.

For coverage 1, Commercial Auto - Liability:

10. Please explain why earned premium does not match between page 5 of the application and Exhibit 5 for all years.

Response: Because our current proposed liability rates only affect BI/PD or CSL rates, our earned Premiums in Exhibit 5 of the application only reflect those coverages. The earned premium from Exhibit 5 would not include the miscellaneous coverages like UM or Med Pay. Please see reattached Exhibits.

11. Please explain why the adjusted earned premium (trended on-level premium) does not match between page 4 of the application and page 6 of the template.

Response: We noticed the discrepancy in the template and have made the necessary changes to Page 4 of the application. Please see reattached Exhibits.

12. I converted paid losses in Exhibit 7 from accident year to calendar year. Please explain why Exhibit 7's calendar year losses do not match with Exhibit 8's for the following years: 20182, 20172, 20162, 20152, 20142, 20132.

Response: Because of minimal data. Exhibit 7 uses countrywide data while Exhibit 8 is California specific data.

13. I converted reported claim counts in Exhibit 7 from accident year to calendar year. Please explain why Exhibit 7's calendar year reported claim counts do not match with Exhibit 8's for the following years: 20182, 20172, 20162, 20152, 20142, 20132.

Response: Because of minimal data. Exhibit 7 uses countrywide data while Exhibit 8 is California specific data.

14. Please explain why losses + DCCE do not match between page 6 of the template and Exhibit 7 for years 20182, 20172, and 20162.

Response: Because of minimal California data. Exhibit 7 uses countrywide data while Exhibit page 6 of the template is California specific data.

For coverage 2, Commercial Auto - Physical Damage:

15. Please explain why earned premium for does not match between page 6 of the template and Exhibit 5 for years 20182, 20172, and 20162.

Response: Page 6 of the application would include all Physical damage coverages including miscellaneous coverages grouped under the Physical Damage. Some examples of such coverages are Enhanced Physical Damage, Non-Owned Trailer coverage, and Trailer Interchange coverage. Exhibit 5 only includes Collision, Comprehensive, and Specified Cause of Losses coverages.

16. Please explain why earned premium does not match between page 5 of the application and Exhibit 5 for all years.

Response: Page 5 of the application would include all Physical damage coverages including miscellaneous coverages grouped under the Physical Damage. Some examples of such coverages are Enhanced Physical Damage, Non-Owned Trailer coverage, and Trailer Interchange coverage. Exhibit 5 only includes Collision, Comprehensive, and Specified Cause of Losses coverages.

17. Please explain why the adjusted earned premium (trended on-level premium) does not match between page 4 of the application and page 6 of the template.

Response: We noticed the discrepancy in the template and have made the necessary changes to Page 4 of the application. Please see reattached Exhibits.

18. I converted paid losses in Exhibit 7 from accident year to calendar year. Please explain why Exhibit 7's calendar year losses do not match with Exhibit 8's for the following years: 20182, 20172, 20162, 20152, 20142, 20132.

Response: Because of minimal California data. Exhibit 7 uses countrywide data while Exhibit 8 is California specific data.

19. I converted reported claim counts in Exhibit 7 from accident year to calendar year. Please explain why Exhibit 7's calendar year reported claim counts do not match with Exhibit 8's for the following years: 20182, 20172, 20162, 20152, 20142, 20132.

Response: Because of minimal California data. Exhibit 7 uses countrywide data while Exhibit 8 is California specific data.

20. Please explain why losses + DCCE do not match between page 6 of the template and Exhibit 7 for years 20182, 20172, and 20162.

Response: Because of minimal California data. Exhibit 7 uses countrywide data while Exhibit page 6 of the template is California specific data.

RECONCILIATION DISCREPANCIES

General:

6. On tab '5.Reconciliation' of the rate application, what you put down for Earned Premium from Statutory Page 14 does not match what is actually on Statutory Page 14 for all three years.

Response: On tab '5. Reconciliation', we noticed that row for Statutory Page 14 was left blank in error. We have filled that area with information that matches to our Company's Statutory Page 14.

7. The following assets do not match with the figures in the annual statement (NAIC code 2623, Canal Ins Co Grp): Intermediate-Term Government Bonds, Short-Term Other Taxable Bonds, Intermediate-term Other Taxable Bonds, Long-Term Other Taxable Bonds, Short-Term Tax-Exempt Bonds, Medium-Term Tax-Exempt Bonds, Long-Term Tax-Exempt Bonds, Common Stock, Preferred Stock Dividends, Real Estate, Cash, Other, Investment Expense, Loss Reserves, Loss Adjustment Expense Reserves, Unearned Premium Reserves, Surplus As Regards To Policyholders.

Response: We noticed the discrepancy in the template and have made the necessary changes. Please see reattached Exhibits.

8. Countrywide premium subject to Prop 103 does not match with the figures in the annual statement (NAIC code 2623, Canal Ins Co Grp) for all three years.

Response: We noticed the discrepancy in the template and have made the necessary changes. Please see reattached Exhibits.

9. Total advertising does not match with the figures in the annual statement (NAIC code 2623, Canal Ins Co Grp) for all three years.

Response: We noticed the discrepancy in the template and have made the necessary changes. Please see reattached Exhibits.

COMPLETION ERRORS

1. Exhibit 7 - Paid Claim Counts needs to exclude claims closed without payments (CwoP).

Response: As requested, we have excluded claims closed without payments on Exhibit 7. We also Revised the Reported Claims to exclude claims without payments for both Liability and Physical Damage. See attached revised exhibit.

2. Please provide DCCE development data for Commercial Auto - Liability.

Response: As requested, we have provided DCCE development data for Commercial Auto Liability. See attached revised exhibit.

3. Please provide DCCE development data for Commercial Auto - Physical Damage.

Response: As requested, we have provided DCCE development data for Commercial Auto Physical Damage. See attached revised exhibit.

4. For Commercial Auto - Physical Damage, please explain why the paid losses in some cells of the paid development triangle are greater than their corresponding incurred losses in the incurred development triangle.

Response: The Paid Losses are Gross Paid and Incurred Losses are Net Incurred of any Recoverable or Salvage Payments.

5. Please explain why there are negative values in Exhibit 8 company data for Commercial Auto - Physical Damage.

Response: Because of growth we've experienced since writing our new trucking program in 2014, this growth has resulted in improved frequency over time. In early 2016, our exposure to bigger accounts with 50+ units began to rise resulting in an improvement in frequency for the state.

Objection

The review of the rate increase has several deficiencies as follows:

- (1) Proposed effective dates for new and renewal business are NOT varied.
- (2) Higher on-level premium adjustment factors were computed.
- (3) Projected premium trend for auto liability of 1.1% should be used in Rate Template.
- (4) Projected loss trend for auto physical damage should be reduced to 5%.
- (5) Credibility values were re-evaluated.

In accord with the above adjustments to the Input Data, the acceptable range by line is revised:

Auto Liability.....Max Change 3.4%.....Proposed 9.4%.....Out of range

Auto Physical Dam.....Max Change 18.1%.....Proposed 14.5%.....In range

Combined Max Change 5.9%.....Proposed 10.3%.....Out of range

PLEASE BE ADVISED THAT YOU MAY MODIFY THE FILING'S INITIAL REQUEST IN ORDER TO MEET THE ABOVE CONSTRAINTS. IF SO, PLEASE LET'S KNOW.

Response

- 1) **Our proposed effective dates for new and renewal business respectively are 5/1/2019, 7/1/2019 understanding that we had at least 90 days upon date approval to issue policies with these filed rates.**
- 2) **We used the extension of exposure method where we rerated our historical policies using currently filed rates. The parallelogram method assumes that issuances of policies are evenly distributed within a calendar year. Since we have experienced rapid exposure growth and mix shift of the type of policies that we write has changed over time, we believe the extension of exposure method would be more accurate than using the parallelogram method over our historical filed rates. See below of a viewpoint of our Earned Premium**

| Fiscal Yr | Written Premium | Earned Premium | Earned Rate | On-Level Rate | On Level Adjustment |
|-----------|-----------------|----------------|-------------|---------------|---------------------|
| 2015 Q2 | 5,131,970 | 1,841,736 | \$ 7,140 | \$ 6,617 | 0.927 |
| 2016 Q2 | 9,659,407 | 7,535,841 | \$ 7,902 | \$ 7,646 | 0.968 |
| 2017 Q2 | 14,148,807 | 12,206,490 | \$ 7,018 | \$ 7,228 | 1.030 |
| 2018 Q2 | 14,731,128 | 13,510,356 | \$ 7,563 | \$ 7,943 | 1.050 |

- 3) **We have made revised selection changes in the template to reflect the 1.1% projected trend.**
- 4) **We have made revised selection changes in the template to reflect the 5% projected trend.**
- 5) **We have made revised selection change to use the actuarial full credibility of 1082 for Liability.**

Please see a revised Rate Template with the selection changes address above. We have attached a revised Rate Template for completeness.

Exhibit #1: Filing History

| Filing Description | CDI Filing Number |
|---------------------------|--------------------------|
| Rate Revision | 18-2773 |
| Rate Revision | 17-2076 |
| Rate Revision | 15-9024 |
| Rate Revision | 14-4636 |
| Initial Filing | 13-5191 |

Exhibit #2: Rate Level History

| Filing Number | Effective Date | Rate Change |
|----------------------|-----------------------|--------------------|
| 18-2773 | 11/1/2018 | 8.0% |
| 17-2076 | 11/1/2017 | 7.5% |
| 15-9024 | 3/1/2016 | 0.6% |
| 14-4636 | 10/1/2014 | -13.6% |
| 13-5191 | 10/1/2013 | Initial Filing |

Exhibit #3: Policy Term Distribution

We only have annual policies written for this program.

Exhibit #4: Premium Adjustment Factor

| California | | | | | |
|-------------------------|-------------|------------------------------|------------------------|------------------------------|--|
| Summary of Rate Changes | | | | | |
| <u>Liability</u> | | | <u>Physical Damage</u> | | |
| Effective Date | Rate Change | Cumulative Rate Level Factor | Rate Change | Cumulative Rate Level Factor | |
| 12/1/2014 | -11.0% | 0.890 | -34.7% | 0.653 | |
| 3/1/2016 | 0.8% | 0.897 | 0.0% | 0.653 | |
| 1/1/2018 | 7.1% | 0.961 | 8.9% | 0.711 | |
| 11/1/2018 | 8.3% | 1.041 | 6.7% | 0.759 | |

Summary of Rate Level Adjustments

| Year Ending | <u>Liability</u> | <u>Physical Damage</u> |
|-------------|------------------|------------------------|
| 2016 | 1.164 | 1.144 |
| 2017 | 1.162 | 1.162 |
| 2018 | 1.142 | 1.140 |

Exhibit #5: Premium Trend Factor

See Standard Exhibit #5

Exhibit #6: Miscellaneous Fees and Other Charges

Miscellaneous Fees and Other Charges do not apply for this coverage.

Exhibit #7: Loss and DCC Development Factors

See Standard Exhibit #7

Exhibit #8: Loss and DCC Trend

See Standard Exhibit #8

Exhibit #9: Catastrophe Adjustment

No Catastrophe Adjustment was used in this filing, therefore is at 1.000

Exhibit #10: Credibility

We use a credibility standard of 2275 claims for full credibility for Liability.

We use a credibility standard of 1082 claims for full credibility for Physical Damage.

| <u>Liability</u> | | <u>Physical Damage</u> | |
|------------------|----------------------|------------------------|----------------------|
| Cal Yr | Reported Claim Count | Cal Yr | Reported Claim Count |
| 20153 | 52 | 20153 | 11 |
| 20154 | 68 | 20154 | 21 |
| 20161 | 42 | 20161 | 16 |
| 20162 | 65 | 20162 | 32 |
| 20163 | 103 | 20163 | 37 |
| 20164 | 105 | 20164 | 31 |
| 20171 | 102 | 20171 | 31 |
| 20172 | 96 | 20172 | 10 |
| 20173 | 120 | 20173 | 31 |
| 20174 | 93 | 20174 | 19 |
| 20181 | 118 | 20181 | 27 |
| 20182 | 120 | 20182 | 24 |
| Credibility | 69.0% | Credibility | 51.8% |

Exhibit #11: Ancillary Income

We do not have any ancillary income with this line of business.

Exhibit #12: Reinsurance Premium and Recoverables

Not Applicable.

Exhibit #13: Variance Request

None

Exhibit #14: Rate Distribution

| <u>Coverage</u> | <u>Sub-Coverage</u> | <u>Current Premium</u> | <u>% of Premium</u> | <u>Rate Change</u> |
|---------------------|-----------------------------|------------------------|---------------------|--------------------|
| Liability | Local / Intermediate Radius | 3,899,643 | 24% | 4.1% |
| | Unlimited Radius | 9,390,261 | 58% | 6.5% |
| | Medical Payments | 15,018 | 0% | 0.0% |
| | UM / UIM | 102,008 | 1% | 0.0% |
| Physical Damag | Collision | 2,110,653 | 13% | 14.5% |
| | Comp/SCOL | 585,970 | 4% | 14.2% |
| Total Change | | | | 7.2% |

Components of the rate changes shown above can be found on Exhibit #15

Exhibit #15: Rate Classification Relativities - (Liability)

| <u>Summary</u> | Premium | % of Total | Rate Change |
|--------------------------------|-------------------|-------------------|--------------------|
| BIPD Local/Intermediate Radius | 3,899,643 | 29% | 4.1% |
| BIPD Unlimited Radius | 9,390,261 | 70% | 6.5% |
| Medical Payments | 15,018 | 0% | 0.0% |
| UM / UIM | 102,008 | 1% | 0.0% |
| Total Liability | 13,406,930 | | 5.7% |

Base Rate Change Summary

| | Premium | Prior Rate | Proposed Rate | % of Total Premium | Rate Change |
|--------------------------------|-------------------|-------------------|----------------------|---------------------------|--------------------|
| BIPD Local/Intermediate Radius | 3,899,643 | 4,100 | 4,203 | 30% | 2.5% |
| BIPD Unlimited Radius | 9,390,261 | 4,626 | 4,904 | 69% | 6.0% |
| Medical Payments | 15,018 | 69 | 69 | 0% | 0.0% |
| UM / UIM | 102,008 | 96 | 96 | 1% | 0.0% |
| Total Liability | 13,406,930 | | | | 4.9% |

Liability Operation Class Factor Change Summary

| | Premium | Prior Rate | Proposed Rate | % of Total Premium | Rate Change |
|-------------------------------------|-------------------|------------|---------------|--------------------|-------------|
| Airport Bus | 0 | 0.88 | 0.88 | 0% | 0.0% |
| Airport Limousine | 0 | 1.00 | 1.00 | 0% | 0.0% |
| All Other Public Auto | 0 | 0.62 | 0.62 | 0% | 0.0% |
| Auto or Boat Hauling | 364,554 | 1.20 | 1.20 | 3% | 0.0% |
| Bus Not Otherwise Classified | 0 | 0.62 | 0.62 | 0% | 0.0% |
| Casino Bus | 0 | 0.62 | 0.62 | 0% | 0.0% |
| Charter Bus | 0 | 1.41 | 1.41 | 0% | 0.0% |
| Church Bus | 0 | 0.26 | 0.26 | 0% | 0.0% |
| Container/Intermodal Hauling | 0 | 1.12 | 1.12 | 0% | 0.0% |
| Contractors | 0 | 0.60 | 0.60 | 0% | 0.0% |
| Courier-Specialized Delivery | 0 | 1.32 | 1.32 | 0% | 0.0% |
| Daycare Bus | 0 | 0.40 | 0.40 | 0% | 0.0% |
| Driveaway | 0 | 1.00 | 1.00 | 0% | 0.0% |
| Dry Bulk, Hopper or Farm Products | 250,420 | 0.90 | 0.90 | 2% | 0.0% |
| Dry Van or Box - Double Trailer | 254,525 | 1.14 | 1.14 | 2% | 0.0% |
| Dry Van or Box - Single Trailer | 3,669,656 | 1.00 | 1.00 | 28% | 0.0% |
| Dumping | 0 | 1.55 | 1.40 | 0% | -9.7% |
| Dumping - Coal | 0 | 1.55 | 1.40 | 0% | -9.7% |
| Employee Service | 0 | 0.66 | 0.66 | 0% | 0.0% |
| Employee Transportation | 0 | 0.66 | 0.66 | 0% | 0.0% |
| Flatbed | 1,678,282 | 1.00 | 1.06 | 13% | 6.0% |
| Hotel / Motel Shuttle | 0 | 0.62 | 0.62 | 0% | 0.0% |
| Inter-City Bus | 0 | 1.50 | 1.50 | 0% | 0.0% |
| Kiddie Cab | 0 | 0.40 | 0.40 | 0% | 0.0% |
| Limo - Not Otherwise Classified | 0 | 1.00 | 1.00 | 0% | 0.0% |
| Limousine | 0 | 1.00 | 1.00 | 0% | 0.0% |
| Livestock | 169,284 | 1.00 | 1.00 | 1% | 0.0% |
| Log or Pulp Hauling | 0 | 1.55 | 1.55 | 0% | 0.0% |
| Luxury Sedan | 0 | 1.00 | 1.00 | 0% | 0.0% |
| Medical Transport - Emergency | 0 | 1.42 | 1.42 | 0% | 0.0% |
| Medical Transport - Non-Emergency | 0 | 1.42 | 1.42 | 0% | 0.0% |
| Mobile Home Hauling | 0 | 1.55 | 1.55 | 0% | 0.0% |
| Non Trucking | 0 | 0.10 | 0.10 | 0% | 0.0% |
| Other Commercial Use - truck | 0 | 1.00 | 1.00 | 0% | 0.0% |
| PPT - corp owned | 0 | 0.35 | 0.35 | 0% | 0.0% |
| Private Passenger Auto | 0 | 0.35 | 0.35 | 0% | 0.0% |
| Refrigerated Goods | 6,508,685 | 1.18 | 1.18 | 49% | 0.0% |
| School Bus - All Other | 0 | 0.40 | 0.40 | 0% | 0.0% |
| School Bus - Owned by Political Sub | 0 | 0.32 | 0.32 | 0% | 0.0% |
| Seasonal Recreation Transportation | 0 | 0.62 | 0.62 | 0% | 0.0% |
| Service use truck | 12,188 | 0.35 | 0.35 | 0% | 0.0% |
| Sightseeing Bus | 0 | 0.97 | 0.97 | 0% | 0.0% |
| Social Service - All Other | 0 | 0.53 | 0.53 | 0% | 0.0% |
| Social Service - Employee Operated | 0 | 0.62 | 0.62 | 0% | 0.0% |
| Special Type Operations | 0 | 1.00 | 1.00 | 0% | 0.0% |
| Tanker - Fuel | 0 | 1.10 | 1.10 | 0% | 0.0% |
| Tanker - Liquids or Compressed Gas | 382,310 | 1.10 | 1.10 | 3% | 0.0% |
| Taxicab | 0 | 2.50 | 2.50 | 0% | 0.0% |
| Towing and Recovery | 0 | 1.75 | 1.75 | 0% | 0.0% |
| Transportation of Athletes and Ente | 0 | 0.44 | 0.44 | 0% | 0.0% |
| Trolley | 0 | 1.06 | 1.06 | 0% | 0.0% |
| Urban Bus | 0 | 1.06 | 1.06 | 0% | 0.0% |
| Van Pool - All Other | 0 | 0.66 | 0.66 | 0% | 0.0% |
| Van Pool - Employer Furnished | 0 | 0.60 | 0.60 | 0% | 0.0% |
| Waste or Garbage | 0 | 1.55 | 1.55 | 0% | 0.0% |
| Total | 13,289,904 | | | | 0.8% |

Exhibit #15: Rate Classification Relativities - (Physical Damage)

Summary

| | Premium | % of Total | Rate Change |
|--------------------------|------------------|------------|--------------|
| Collision | 2,110,653 | 78% | 14.5% |
| Comprehensive | 585,970 | 22% | 14.2% |
| Specified Causes of Loss | | 0% | 14.2% |
| Total | 2,696,623 | | 14.5% |

Base Rate Change Summary

| | Premium | Prior Rate | Proposed Rate | % of Total | Rate Change |
|------------------------------|------------------|------------|---------------|------------|--------------|
| Collision | 2,146,938 | 1,763 | 1,939 | 78% | 10.0% |
| Comprehensive | 602,609 | 485 | 534 | 22% | 10.0% |
| Specified Causes of Loss | | 441 | 485 | 0% | 10.0% |
| Total Physical Damage | 2,749,547 | | | | 10.0% |

Local Territory Collision Factor Change Summary

| | Premium | Prior Rate | Proposed Rate | % of Total | Rate Change |
|------------------------------|----------------|------------|---------------|------------|-------------|
| 101 | 0 | 1.252 | 1.252 | 0% | 0.0% |
| 102 | 0 | 0.895 | 0.895 | 0% | 0.0% |
| 103 | 0 | 1.029 | 1.029 | 0% | 0.0% |
| 104 | 0 | 1.057 | 1.057 | 0% | 0.0% |
| 105 | 0 | 1.000 | 1.000 | 0% | 0.0% |
| 106 | 0 | 0.914 | 0.914 | 0% | 0.0% |
| 107 | 0 | 1.238 | 1.238 | 0% | 0.0% |
| 108 | 0 | 0.981 | 0.981 | 0% | 0.0% |
| 109 | 0 | 0.986 | 0.986 | 0% | 0.0% |
| 110 | 0 | 1.314 | 1.314 | 0% | 0.0% |
| 111 | 0 | 1.030 | 1.030 | 0% | 0.0% |
| 112 | 0 | 0.814 | 0.814 | 0% | 0.0% |
| 113 | 0 | 0.914 | 0.914 | 0% | 0.0% |
| 114 | 30,665 | 0.843 | 0.843 | 10% | 0.0% |
| 115 | 0 | 0.981 | 0.981 | 0% | 0.0% |
| 116 | 0 | 1.067 | 1.067 | 0% | 0.0% |
| 117 | 0 | 0.914 | 0.914 | 0% | 0.0% |
| 120 | 0 | 1.038 | 1.038 | 0% | 0.0% |
| 121 | 0 | 1.243 | 1.243 | 0% | 0.0% |
| 122 | 0 | 1.110 | 1.110 | 0% | 0.0% |
| 123 | 56,193 | 1.095 | 1.095 | 18% | 0.0% |
| 124 | 0 | 1.286 | 1.286 | 0% | 0.0% |
| 125 | 45,190 | 1.086 | 1.086 | 14% | 0.0% |
| 126 | 0 | 1.252 | 1.252 | 0% | 0.0% |
| 127 | 0 | 1.110 | 1.110 | 0% | 0.0% |
| 128 | 45,605 | 0.910 | 0.910 | 14% | 0.0% |
| 129 | 0 | 1.124 | 1.124 | 0% | 0.0% |
| 130 | 0 | 1.086 | 1.086 | 0% | 0.0% |
| 131 | 0 | 0.910 | 0.990 | 0% | 8.9% |
| 132 | 21,977 | 0.943 | 1.010 | 7% | 7.1% |
| 133 | 33,831 | 1.114 | 1.160 | 11% | 4.1% |
| 134 | 0 | 1.229 | 1.260 | 0% | 2.6% |
| 135 | 0 | 1.100 | 1.100 | 0% | 0.0% |
| 136 | 0 | 1.114 | 1.114 | 0% | 0.0% |
| 137 | 0 | 1.271 | 1.320 | 0% | 3.8% |
| 138 | 15,317 | 1.057 | 1.170 | 5% | 10.7% |
| 139 | 0 | 1.043 | 1.043 | 0% | 0.0% |
| 140 | 0 | 1.171 | 1.171 | 0% | 0.0% |
| 141 | 0 | 0.738 | 0.738 | 0% | 0.0% |
| 142 | 0 | 0.986 | 0.986 | 0% | 0.0% |
| 151 | 0 | 1.281 | 1.281 | 0% | 0.0% |
| 153 | 16,263 | 0.952 | 0.952 | 5% | 0.0% |
| 155 | 0 | 0.871 | 0.871 | 0% | 0.0% |
| 158 | 29,014 | 1.114 | 1.114 | 9% | 0.0% |
| 159 | 11,973 | 1.000 | 1.000 | 4% | 0.0% |
| 160 | 0 | 1.029 | 1.029 | 0% | 0.0% |
| 167 | 4,537 | 1.000 | 1.000 | 1% | 0.0% |
| 168 | 0 | 1.000 | 1.000 | 0% | 0.0% |
| 169 | 0 | 0.867 | 0.867 | 0% | 0.0% |
| 170 | 2,356 | 1.014 | 1.014 | 1% | 0.0% |
| 172 | 0 | 0.895 | 0.895 | 0% | 0.0% |
| 173 | 4,601 | 1.171 | 1.171 | 1% | 0.0% |
| 174 | 0 | 1.067 | 1.067 | 0% | 0.0% |
| 175 | 0 | 0.900 | 0.900 | 0% | 0.0% |
| 176 | 0 | 1.371 | 1.371 | 0% | 0.0% |
| 177 | 0 | 0.967 | 0.967 | 0% | 0.0% |
| 178 | 0 | 0.814 | 0.814 | 0% | 0.0% |
| 179 | 0 | 1.114 | 1.114 | 0% | 0.0% |
| 181 | 0 | 0.981 | 0.981 | 0% | 0.0% |
| 186 | 0 | 0.971 | 0.971 | 0% | 0.0% |
| 187 | 0 | 0.995 | 0.995 | 0% | 0.0% |
| 188 | 0 | 0.829 | 0.829 | 0% | 0.0% |
| 189 | 0 | 0.886 | 0.886 | 0% | 0.0% |
| 190 | 0 | 0.800 | 0.800 | 0% | 0.0% |
| 191 | 0 | 0.971 | 0.971 | 0% | 0.0% |
| 192 | 0 | 0.838 | 0.838 | 0% | 0.0% |
| Local Collision Total | 317,521 | | | | 1.4% |

Local Territory Comp/SCOL Factor Change Summary

| | Premium | Prior Rate | Proposed Rate | % of Total | Rate Change |
|------------------------------|---------------|------------|---------------|------------|-------------|
| 101 | 0 | 1.014 | 1.014 | 0% | 0.0% |
| 102 | 0 | 1.000 | 1.000 | 0% | 0.0% |
| 103 | 0 | 1.000 | 1.000 | 0% | 0.0% |
| 104 | 0 | 1.000 | 1.000 | 0% | 0.0% |
| 105 | 0 | 1.000 | 1.000 | 0% | 0.0% |
| 106 | 0 | 1.014 | 1.014 | 0% | 0.0% |
| 107 | 0 | 1.042 | 1.042 | 0% | 0.0% |
| 108 | 0 | 1.254 | 1.254 | 0% | 0.0% |
| 109 | 0 | 1.000 | 1.000 | 0% | 0.0% |
| 110 | 0 | 1.352 | 1.352 | 0% | 0.0% |
| 111 | 0 | 1.301 | 1.301 | 0% | 0.0% |
| 112 | 0 | 1.070 | 1.070 | 0% | 0.0% |
| 113 | 0 | 1.000 | 1.000 | 0% | 0.0% |
| 114 | 9,501 | 1.197 | 1.197 | 11% | 0.0% |
| 115 | 0 | 1.070 | 1.070 | 0% | 0.0% |
| 116 | 0 | 1.239 | 1.239 | 0% | 0.0% |
| 117 | 0 | 1.042 | 1.042 | 0% | 0.0% |
| 120 | 0 | 1.169 | 1.169 | 0% | 0.0% |
| 121 | 0 | 1.014 | 1.014 | 0% | 0.0% |
| 122 | 0 | 1.352 | 1.352 | 0% | 0.0% |
| 123 | 14,279 | 0.944 | 0.944 | 16% | 0.0% |
| 124 | 0 | 1.352 | 1.352 | 0% | 0.0% |
| 125 | 10,944 | 0.887 | 0.887 | 12% | 0.0% |
| 126 | 0 | 0.817 | 0.817 | 0% | 0.0% |
| 127 | 0 | 0.859 | 0.859 | 0% | 0.0% |
| 128 | 14,567 | 0.901 | 0.901 | 16% | 0.0% |
| 129 | 0 | 0.916 | 0.916 | 0% | 0.0% |
| 130 | 0 | 0.747 | 0.747 | 0% | 0.0% |
| 131 | 0 | 1.366 | 1.366 | 0% | 0.0% |
| 132 | 6,090 | 1.056 | 1.100 | 7% | 4.1% |
| 133 | 8,095 | 1.056 | 1.056 | 9% | 0.0% |
| 134 | 0 | 1.451 | 1.451 | 0% | 0.0% |
| 135 | 0 | 1.070 | 1.070 | 0% | 0.0% |
| 136 | 0 | 0.944 | 0.944 | 0% | 0.0% |
| 137 | 0 | 1.042 | 1.042 | 0% | 0.0% |
| 138 | 4,102 | 1.211 | 1.250 | 5% | 3.2% |
| 139 | 0 | 0.817 | 0.817 | 0% | 0.0% |
| 140 | 0 | 0.817 | 0.817 | 0% | 0.0% |
| 141 | 0 | 1.014 | 1.014 | 0% | 0.0% |
| 142 | 0 | 0.901 | 0.901 | 0% | 0.0% |
| 151 | 0 | 0.901 | 0.901 | 0% | 0.0% |
| 153 | 5,271 | 0.704 | 0.704 | 6% | 0.0% |
| 155 | 0 | 0.859 | 0.859 | 0% | 0.0% |
| 158 | 7,234 | 1.268 | 1.268 | 8% | 0.0% |
| 159 | 3,933 | 1.082 | 1.082 | 4% | 0.0% |
| 160 | 0 | 1.042 | 1.042 | 0% | 0.0% |
| 167 | 2,184 | 1.000 | 1.000 | 2% | 0.0% |
| 168 | 0 | 0.901 | 0.901 | 0% | 0.0% |
| 169 | 0 | 1.268 | 1.268 | 0% | 0.0% |
| 170 | 1,033 | 1.014 | 1.014 | 1% | 0.0% |
| 172 | 0 | 1.254 | 1.254 | 0% | 0.0% |
| 173 | 1,890 | 1.113 | 1.113 | 2% | 0.0% |
| 174 | 0 | 0.845 | 0.845 | 0% | 0.0% |
| 175 | 0 | 0.887 | 0.887 | 0% | 0.0% |
| 176 | 0 | 1.070 | 1.070 | 0% | 0.0% |
| 177 | 0 | 0.817 | 0.817 | 0% | 0.0% |
| 178 | 0 | 1.000 | 1.000 | 0% | 0.0% |
| 179 | 0 | 0.859 | 0.859 | 0% | 0.0% |
| 181 | 0 | 0.747 | 0.747 | 0% | 0.0% |
| 186 | 0 | 0.887 | 0.887 | 0% | 0.0% |
| 187 | 0 | 0.916 | 0.916 | 0% | 0.0% |
| 188 | 0 | 0.690 | 0.690 | 0% | 0.0% |
| 189 | 0 | 0.803 | 0.803 | 0% | 0.0% |
| 190 | 0 | 1.000 | 1.000 | 0% | 0.0% |
| 191 | 0 | 0.718 | 0.718 | 0% | 0.0% |
| 192 | 0 | 0.747 | 0.747 | 0% | 0.0% |
| Local Comp/SCOL Total | 89,123 | | | | 0.4% |

Physical Damage Operation Class Factor Change Summary

| | | | | % of Total | |
|------------------------------------|------------------|------------|---------------|------------|-------------|
| | Premium | Prior Rate | Proposed Rate | Premium | Rate Change |
| Airport Bus | 0 | 0.73 | 0.73 | 0% | 0.0% |
| Airport Limousine | 0 | 1.00 | 1.00 | 0% | 0.0% |
| All Other Public Auto | 0 | 0.59 | 0.59 | 0% | 0.0% |
| Auto or Boat Hauling | 69,962 | 1.00 | 1.00 | 3% | 0.0% |
| Bus Not Otherwise Classified | 0 | 0.59 | 0.59 | 0% | 0.0% |
| Casino Bus | 0 | 0.59 | 0.59 | 0% | 0.0% |
| Charter Bus | 0 | 0.73 | 0.73 | 0% | 0.0% |
| Church Bus | 0 | 0.48 | 0.48 | 0% | 0.0% |
| Container/Intermodal Hauling | 0 | 1.00 | 1.00 | 0% | 0.0% |
| Contractors | 0 | 0.60 | 0.60 | 0% | 0.0% |
| Courier-Specialized Delivery | 0 | 1.32 | 1.32 | 0% | 0.0% |
| Daycare Bus | 0 | 0.24 | 0.24 | 0% | 0.0% |
| Driveaway | 0 | 1.00 | 1.00 | 0% | 0.0% |
| Dry Bulk, Hopper or Farm Product | 17,738 | 0.75 | 0.75 | 1% | 0.0% |
| Dry Van or Box - Double Trailer | 5,474 | 1.00 | 1.00 | 0% | 0.0% |
| Dry Van or Box - Single Trailer | 1,005,663 | 1.00 | 1.00 | 37% | 0.0% |
| Dumping | 0 | 1.23 | 1.23 | 0% | 0.0% |
| Dumping - Coal | 0 | 1.23 | 1.23 | 0% | 0.0% |
| Employee Service | 0 | 0.72 | 0.72 | 0% | 0.0% |
| Employee Transportation | 0 | 0.72 | 0.72 | 0% | 0.0% |
| Flatbed | 306,579 | 1.00 | 1.00 | 11% | 0.0% |
| Hotel / Motel Shuttle | 0 | 0.59 | 0.59 | 0% | 0.0% |
| Inter-City Bus | 0 | 0.45 | 0.45 | 0% | 0.0% |
| Kiddie Cab | 0 | 0.24 | 0.24 | 0% | 0.0% |
| Limo - Not Otherwise Classified | 0 | 1.00 | 1.00 | 0% | 0.0% |
| Limousine | 0 | 1.00 | 1.00 | 0% | 0.0% |
| Livestock | 48,651 | 1.00 | 1.00 | 2% | 0.0% |
| Log or Pulp Hauling | 0 | 1.28 | 1.28 | 0% | 0.0% |
| Luxury Sedan | 0 | 1.00 | 1.00 | 0% | 0.0% |
| Medical Transport - Emergency | 0 | 0.59 | 0.59 | 0% | 0.0% |
| Medical Transport - Non-Emergen | 0 | 0.59 | 0.59 | 0% | 0.0% |
| Mobile Home Hauling | 0 | 1.00 | 1.00 | 0% | 0.0% |
| Non Trucking | 0 | 1.00 | 1.00 | 0% | 0.0% |
| Other Commercial Use - truck | 0 | 1.00 | 1.00 | 0% | 0.0% |
| PPT - corp owned | 0 | 0.35 | 0.35 | 0% | 0.0% |
| Private Passenger Auto | 0 | 0.59 | 0.59 | 0% | 0.0% |
| Refrigerated Goods | 1,213,363 | 1.15 | 1.25 | 45% | 8.7% |
| School Bus - All Other | 0 | 0.24 | 0.24 | 0% | 0.0% |
| School Bus - Owned by Political Su | 0 | 0.24 | 0.24 | 0% | 0.0% |
| Seasonal Recreation Transportati | 0 | 0.59 | 0.59 | 0% | 0.0% |
| Service use truck | 0 | 0.35 | 0.35 | 0% | 0.0% |
| Sightseeing Bus | 0 | 0.59 | 0.59 | 0% | 0.0% |
| Social Service - All Other | 0 | 0.57 | 0.57 | 0% | 0.0% |
| Social Service - Employee Operate | 0 | 0.57 | 0.57 | 0% | 0.0% |
| Special Type Operations | 0 | 1.00 | 1.00 | 0% | 0.0% |
| Tanker - Fuel | 0 | 1.35 | 1.35 | 0% | 0.0% |
| Tanker - Liquids or Compressed G | 29,195 | 1.35 | 1.35 | 1% | 0.0% |
| Taxicab | 0 | 1.75 | 1.75 | 0% | 0.0% |
| Towing and Recovery | 0 | 0.60 | 0.60 | 0% | 0.0% |
| Transportation of Athletes and En | 0 | 0.66 | 0.66 | 0% | 0.0% |
| Trolley | 0 | 0.69 | 0.69 | 0% | 0.0% |
| Urban Bus | 0 | 0.69 | 0.69 | 0% | 0.0% |
| Van Pool - All Other | 0 | 0.72 | 0.72 | 0% | 0.0% |
| Van Pool - Employer Furnished | 0 | 0.72 | 0.72 | 0% | 0.0% |
| Waste or Garbage | 0 | 1.30 | 1.30 | 0% | 0.0% |
| Total | 2,696,623 | | | | 3.9% |

Exhibit #16: New Program

Not Applicable.

Exhibit #18: Rules and Underwriting Guidelines

Purpose of Rule Revision:

Implement Rule 1.15: Physical Damage - OEM Parts Coverage

Implement Rule 1.16: Physical Damage - Commercial Auto Glass Coverage

Current and Proposed Manual Pages:

Please see attached red-line page of the manual.

Charge for the rule:

Rule 1.15 - see page OEM-1 in attached manual

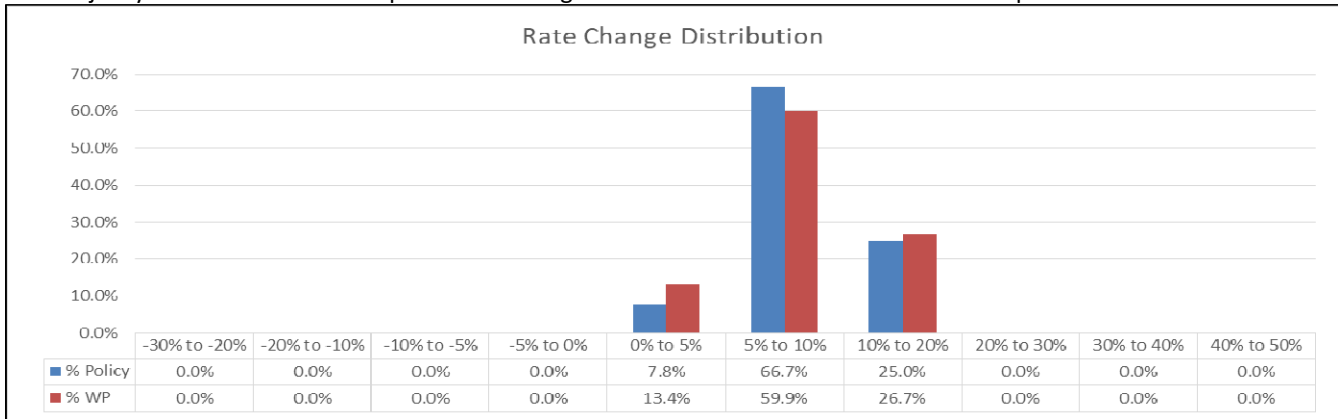
Rule 1.16 - see page CAG-1 in attached manual

Pricing impact for the rule change:

These are optional coverages. No pricing impact.

Exhibit #20, Rate Dislocation

The majority of our insureds will experience a change between 0% and +20% of their current premiums.



Data Discrepancy Detail

| EXHIBITS | | | | |
|-------------------------------|---|--|---|---|
| ITEM | Rate Template | Exhibit 5 - Premium Trend | Exhibit 7 - Loss Development | Exhibit 8 - Loss and DCCE Trend and Exhibit 10 |
| Reported Claims Counts | Used or Credibility - Reported Claims between 2016 Q3- 2018 Q2 | | Claims based on Accident Date - Countrywide | Claims based on Reported Date Date - CA specific |
| Closed Claim Counts | | | | Claims based on Reported Date Date - CA specific |
| Paid Claims Counts | | | Claims based on Accident Date - Countrywide | |
| Earned Premium | Calendar Year BI & PD/Coll, Comp, & SCOL Premium | Calendar Year BI & PD/Coll, Comp, & SCOL Premium | | |
| Earned Exposure | Calendar Year Auto Liability Earned Car Years/ Physical Damage Stated Value | | | Calendar Year Auto Liability Earned Car Years/ Physical Damage Stated Value |



Canal Express (1-10 Power Units) California Eligibility Guidelines

Canal eligibility guidelines for motor carriers in the state of California.

IMPORTANT DISCLAIMER: The Guidelines set forth hereafter have been approved by the Underwriting Managers of Canal Insurance Company to assist the company's Underwriters in assessing the risk that the company would assume with respect to a proposed insured and are to be used for both new and renewal policies, unless otherwise stated. Any variation from these guidelines will require approval from Supervisor or Underwriter Managers to accept or deny particular risk. In addition, these guidelines may be changed from time to time, and Underwriters should be certain that the guidelines being utilized by the Underwriter are the most current version.

- **General Guidelines:**
Liability, Physical Damage, and Cargo Coverage available
2 Completed Years in Business
No Intermodal Operations
No Intrastate Operations
No Subhauling Exposure
- **Driver Characteristics:**
No major MVR violations
No driver with more than 2 non-major violations / accidents
Refer to Canal if more than 1 excess driver
- **Losses:**
<=33% loss frequency per line of business
- **DOT Information:**
ISS Score < 85
One or fewer BASIC alert
Refer if any severe DOT violations
- **Physical Damage – Specific Requirements:**
Enhanced Physical Damage coverage available if risk does not have Vehicle Maintenance BASIC alert
- **Refrigerated Goods Specific Guidelines:**
4 Completed Years in Business
<=33% loss frequency for Liability coverage; <=20% loss frequency for Physical Damage coverage

If you have any questions, feel free to contact your underwriter. We appreciate your business and your partnership!

**Canal Insurance Company
Commercial Auto
Rate and Rule Revision
Explanatory Memorandum
California
September 12th, 2019**



We are requesting a rate change to our Commercial Auto portfolio. We are requesting an effective date of 12/1/2019 for new business and 2/1/2020 for renewal business. The rate impact is shown in the Actuarial Memorandum.

With this change we are revising our base premiums, physical damage territory factors, and rating class factors. We are removing our driver to vehicle ratio factors. We are also revising our Liability Experience Rating Plan and modifying the Physical Damage Rating Algorithm.

In addition to the above, we will be implementing our Original Equipment Manufacturer Parts coverage and Commercial Auto Glass Coverage.

Attached is an updated rate and rule manual labeled "CA_CA_2019-12 Complete Manual". We appreciate your time and consideration.

State: California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date | Schedule Item Status | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|---------------|----------------------|---------------------|--|---------------------------|---|
| 07/24/2019 | | Rate | CA Commercial Auto Manual | 09/13/2019 | CA_CA_2019-05 Amended Manual.pdf (Superceded) CA_CA_2019-05 Amended Red Line Manual.pdf (Superceded) |
| 07/16/2019 | | Supporting Document | Explanatory Memo | 09/13/2019 | CA_Explanatory Memo.pdf (Superceded) |
| 07/16/2019 | | Rate | CA Commercial Auto Manual | 07/24/2019 | CA_CA_2019-05 Amended Manual.pdf (Superceded) CA_CA_2019-05 Amended Red Line Manual.pdf (Superceded) |
| 05/08/2019 | | Form | Additional Insured Endorsement | 07/16/2019 | IA 55 CW 0819 - Additional Insured Endorsement.pdf |
| 05/08/2019 | | Form | Lessor - Additional Insured and Loss Payee | 07/16/2019 | IA 37 CW 0819 - Lessor - Additional Insured and Loss Payee.pdf |
| 05/08/2019 | | Supporting Document | Explanatory Memo | 07/16/2019 | CA_Explanatory Memo.pdf (Superceded) |
| 05/08/2019 | | Rate | CA Commercial Auto Manual | 06/28/2019 | CA_CA_2019-05 Amended Manual.pdf (Superceded) CA_CA_2019-05 Amended Red Line Manual.pdf (Superceded) |

State: California

Filing Company:

CANAL INSURANCE COMPANY

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: CA 2019 Rate Review

Project Name/Number: /

| Creation Date | Schedule Item Status | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|---------------|----------------------|---------------------|-------------------------------------|---------------------------|---|
| 02/15/2019 | | Supporting Document | New Prior Approval Rate Application | 09/13/2019 | Exhibits for California Filing.pdf (Superceded) Exhibits for California Filing.xlsx (Superceded) CA Actuarial Memo and Exhibits.pdf (Superceded) PriorAppRateAPL_Ed10-24-2016 - revised.xlsm (Superceded) PriorAppRateAPL_Ed10-24-2016 PDF - revised.pdf (Superceded) PriorAppRateTI_Ed12-12-2018 - revised.xlsm (Superceded) PriorAppRateTI_Ed12-12-2018 PDF - revised.pdf (Superceded) StdExhTI_Ed10-24-2016 - revised.xlsm (Superceded) StdExhTI_Ed10-24-2016 PDF - revised.pdf (Superceded) |
| 01/09/2019 | | Supporting Document | Explanatory Memo | 05/08/2019 | CA_Explanatory Memo.pdf (Superceded) |
| 01/09/2019 | | Supporting Document | New Prior Approval Rate Application | 02/15/2019 | StdExhTI_Ed10-24-2016 PDF.pdf (Superceded) StdExhTI_Ed10-24-2016.xlsm (Superceded) Exhibits for California Filing.pdf Exhibits for California Filing.xlsx CA Actuarial Memo and Exhibits.pdf PriorAppRateAPL_Ed10-24-2016 PDF.pdf (Superceded) PriorAppRateAPL_Ed10-24-2016.xlsm (Superceded) PriorAppRateTI_Ed12-12-2018 PDF.pdf (Superceded) PriorAppRateTI_Ed12-12-2018.xlsm (Superceded) |