

Liability Rates

Type of Vehicle	2024 Rate	24 Audit Rate	2025 Rates	25 Audit Rates
PPV	\$ 200	\$ 100	\$ 224	\$ 112
12 passenger van	\$ 300	\$ 150	\$ 1,148	\$ 574
LE Emergency Normal Pursuit	\$ 350	\$ 175	\$ 400	\$ 200
LE Emergency Min. Pursuit	\$ 300	\$ 150	\$ 300	\$ 150
EMT	\$ 300	\$ 150	\$ 762	\$ 381
Utility Vans	\$ 300	\$ 150	\$ 531	\$ 266
15 Passenger van	\$ 300	\$ 150	\$ 1,148	\$ 574
minibus > 15 passengers	\$ 300	\$ 150	\$ 1,148	\$ 574
Commercial Units	\$ 200	\$ 100	\$ 720	\$ 360
Fire Trucks	\$ 300	\$ 150	\$ 762	\$ 381
Activity Buses	\$ 300	\$ 150	\$ 1,148	\$ 574
Motorcycles	\$ 150	\$ 75	\$ 150	\$ 75
Motor Graders	\$ 200	\$ 100	\$ 200	\$ 100
Shovels, Mixers, Sprayers, Sweepers	\$ 134	\$ 67	\$ 134	\$ 67
Rollers, Loaders Crawler Tractors	\$ 50	\$ 25	\$ 63	\$ 32
Forklifts, Mowers	\$ 50	\$ 25	\$ 63	\$ 32
Golf Carts, Segway Transporters (non-public rds)	\$ 50	\$ 25	\$ 63	\$ 32
Trams	\$ 150	\$ 75	\$ 1,148	\$ 574
Trailers (Highway/over the road)	\$ 50	\$ 25	\$ 63	\$ 32
School Buses (summer program)	\$ 498	\$ 249	\$ 1,148	\$ 574
\$10,000 medpay	\$ 36	\$ 18	\$ 54	\$ 27
Miscellaneous	\$ 50	\$ 25	\$ 63	\$ 32
ATV, ITV	\$ 50	\$ 25	\$ 63	\$ 32

Physical Damage Rates

Physical Damage Options	2024-2025 Rates	2025-2026 Rates
Fire	\$ 33	\$ 34
Fire & Theft	\$ 38	\$ 39
Comprehensive Motorcycle	\$ 145	\$ 149
Comprehensive up to \$74,999	\$ 53	\$ 54
Comprehensive \$75,000 - \$299,999	\$ 753	\$ 782
Comprehensive \$300,000 - \$499,999	\$ 1,478	\$ 1,525
Comprehensive \$500,000 +	\$ 1,613	\$ 1,665

Collision Motorcycle	\$ 236	\$ 243
Collision < \$5,000	\$ 65	\$ 67
Collision \$5,000 - \$9,999	\$ 113	\$ 116
Collision \$10,000 - \$29,999	\$ 188	\$ 193
Collision \$30,000 - \$49,999	\$ 271	\$ 279
Collision \$50,000 - \$74,999	\$ 408	\$ 420
Collision \$75,000 - \$299,999	\$ 1,089	\$ 1,130
Collision \$300,000 - \$499,999	\$ 1,912	\$ 1,975
Collision \$500,000 +	\$ 2,131	\$ 2,210

Deductibles by type and values	2024-2025	2025-2026
Fire Only	\$ 500	\$ 1,000
Fire and Theft	\$ 500	\$ 1,000
Motorcycles	\$ 500	\$ 1,000
Vehicles valued up to \$74,999	\$ 500	\$ 1,000
Vehicles valued \$75,000 - \$299,999	\$ 1,000	\$ 1,000
Vehicles valued \$300,000 - \$399,999	\$ 5,000	\$ 5,000
Vehicles valued \$400,000 - \$499,999	\$ 10,000	\$ 10,000
Vehicles valued over \$500,000	\$ 20,000	\$ 20,000