

	Andover	Geor+W6+C1	Topsfield	Gloucester	Groveland	Danvers	Amesbury	North Reading	Wenham	Andover	Essex	Middleton	Hamilton	Tewksbury	Wilmington	Lynnfield	Rowley	Newbury	Salisbury	Boxford Current			
Insurance Requirements	\$300,000/\$300,000	\$250,000/\$500,000		Combined \$1,000,000	\$100,000/\$300,000 (Property Damage)			\$250,000/\$500,000 (Bodily Injury) \$100,000 (Property Damager/Per Accident)			\$100,000/\$250,000	Combined \$1,000,000	Combined \$1,000,000		\$250,000/\$500,000 \$150,000 (Property Damage)		Combined \$1,000,000	Combined \$1,000,000	Combined \$1,000,000	Combined \$1,000,000	Combined \$1,000,000	Average of Surrounding Towns	Proposed Rates
3/4 Ton Pickup AWD with 8' Plow	\$110.00	\$80.00	\$89.00		\$68.00	\$95.00	\$90.00	\$90.00	\$90.00	\$110.00	\$85.00	\$94.50	\$95.00	\$100.00		\$115.00	\$85.00	\$90.00	\$85.00	\$80.00	\$92.44	\$90	
1-Ton Truck with 9' Plow	\$125.00	\$95.00	\$89.00	\$95.00	\$77.00	\$100.00	\$90.00	\$110.00	\$100.00	\$135.00	\$95.00	\$100.00	\$110.00	\$120.00		\$115.00	\$90.00	\$90.00	\$85.00	\$90.00	\$101.17	\$95	
6-Wheel Truck with 10' Plow	\$135.00	\$115.00	\$100.00	\$105.00	\$88.00	\$130.00	\$100.00	\$125.00		\$136.00	\$105.00	\$110.00	\$120.00	\$130.00		\$135.00	\$100.00	\$90.00	\$115.50	\$100.00	\$114.09	\$115	
6-Wheel Truck with Plow & Sander		\$125.00				\$140.00										\$155.00				\$110.00	\$140.00	\$130	
6-Wheel Truck with Plow, Sander & Wing		\$135.00																		\$138.00	\$135.00	\$138	
10-Wheel Truck with 10' Plow	\$180.00		\$120.00	\$125.00	\$97.00	\$175.00	\$135.00	\$145.00			\$115.00		\$120.00	\$150.00		\$155.00					\$137.91	\$135	
Backhoe Loader with Plow	\$175.00	\$105.00	\$105.00	\$125.00		\$145.00	\$135.00	\$145.00		\$175.00	\$135.00		\$120.00	\$150.00		\$145.00	\$110.00	\$140.00	\$105.00	\$120.00	\$134.33	\$120	
Front End Loader without Plow	\$180.00	\$150.00	\$105.00	\$150.00			\$145.00	\$160.00		\$150.00		\$150.00	\$160.00	\$140.00		\$160.00				\$115.00	\$150.00	\$120	
Front End Loader with Plow		\$150.00	\$105.00		\$98.00	\$175.00	\$155.00	\$170.00		\$175.00	\$135.00	\$147.00	\$160.00	\$170.00			\$110.00	\$140.00	\$142.00	\$120.00	\$145.14	\$125	
Skid Steer	\$125.00		\$100.00	\$95.00			\$110.00	\$105.00		\$104.00	\$120.00		\$110.00	\$125.00			\$95.00	\$110.00	\$110.00	\$90.00	\$109.08	\$100	
Tractor with 10' Plow		\$155.00															\$110.00		\$131.00	\$125.00	\$132.00	\$135	
Tractor with 10' Plow & Wing																				\$125.00	No comparison	\$150	