

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 1

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 29 | 21 | 40 | 31 | 139 | 128 | 106 | 82 |
| | 2,3 | | 27 | 20 | 38 | 29 | 126 | 116 | 97 | 74 |
| | 4,5 | | 26 | 18 | 34 | 26 | 101 | 94 | 78 | 59 |
| | 6-9 | | 25 | 16 | 31 | 21 | 87 | 82 | 69 | 52 |
| 4,501- 6,000 | 1 | 2 | 47 | 38 | 69 | 61 | 273 | 252 | 208 | 161 |
| | 2,3 | | 46 | 35 | 65 | 57 | 247 | 227 | 190 | 146 |
| | 4,5 | | 40 | 31 | 60 | 48 | 197 | 182 | 152 | 116 |
| | 6-9 | | 35 | 27 | 51 | 42 | 173 | 161 | 133 | 102 |
| 6,001- 8,000 | 1 | 3 | 61 | 51 | 88 | 79 | 375 | 344 | 287 | 221 |
| | 2,3 | | 60 | 48 | 83 | 75 | 341 | 313 | 261 | 199 |
| | 4,5 | | 48 | 40 | 73 | 64 | 273 | 252 | 208 | 161 |
| | 6-9 | | 46 | 35 | 65 | 57 | 238 | 220 | 183 | 139 |
| 8,001-10,000 | 1 | 4 | 74 | 65 | 109 | 101 | 558 | 514 | 429 | 328 |
| | 2,3 | | 70 | 62 | 104 | 95 | 509 | 467 | 389 | 297 |
| | 4,5 | | 62 | 53 | 90 | 81 | 407 | 373 | 312 | 238 |
| | 6-9 | | 56 | 46 | 81 | 73 | 356 | 328 | 273 | 208 |
| 10,001-15,000 | 1 | 5 | 98 | 90 | 149 | 139 | 735 | 676 | 564 | 430 |
| | 2,3 | | 95 | 87 | 141 | 133 | 668 | 613 | 512 | 392 |
| | 4,5 | | 81 | 73 | 122 | 113 | 536 | 490 | 410 | 313 |
| | 6-9 | | 73 | 64 | 109 | 101 | 468 | 430 | 358 | 275 |
| 15,001-20,000 | 1 | 6 | 134 | 125 | 203 | 195 | 897 | 824 | 688 | 526 |
| | 2,3 | | 128 | 121 | 195 | 188 | 817 | 749 | 625 | 480 |
| | 4,5 | | 111 | 103 | 168 | 158 | 653 | 600 | 499 | 382 |
| | 6-9 | | 98 | 90 | 149 | 139 | 571 | 524 | 437 | 335 |
| 20,001-25,000 | 1 | 7 | 169 | 160 | 260 | 250 | 994 | 913 | 761 | 582 |
| | 2,3 | | 163 | 154 | 245 | 236 | 904 | 830 | 691 | 529 |
| | 4,5 | | 139 | 129 | 211 | 202 | 722 | 663 | 553 | 422 |
| | 6-9 | | 124 | 114 | 188 | 178 | 632 | 580 | 486 | 372 |
| 25,001-40,000 | 1 | 8 | 241 | 232 | 374 | 363 | 1206 | 1109 | 925 | 706 |
| | 2,3 | | 230 | 221 | 359 | 344 | 1096 | 1007 | 841 | 641 |
| | 4,5 | | 197 | 189 | 306 | 293 | 876 | 805 | 671 | 514 |
| | 6-9 | | 175 | 167 | 271 | 259 | 765 | 705 | 585 | 449 |
| 40,001-65,000 | 1 | 10 | 393 | 378 | 606 | 583 | 1662 | 1528 | 1273 | 973 |
| | 2,3 | | 373 | 360 | 578 | 556 | 1512 | 1387 | 1155 | 886 |
| | 4,5 | | 319 | 306 | 492 | 474 | 1207 | 1111 | 926 | 709 |
| | 6-9 | | 279 | 271 | 432 | 414 | 1057 | 972 | 808 | 620 |
| 65,001-90,000 | 1 | 11 | 597 | 575 | 924 | 890 | 2081 | 1914 | 1592 | 1220 |
| | 2,3 | | 570 | 548 | 880 | 849 | 1892 | 1740 | 1449 | 1111 |
| | 4,5 | | 483 | 465 | 751 | 721 | 1513 | 1390 | 1159 | 888 |
| | 6-9 | | 426 | 410 | 663 | 634 | 1322 | 1217 | 1013 | 775 |
| Over 90,000 | 1 | 12 | 833 | 800 | 1295 | 1246 | 3022 | 2777 | 2313 | 1771 |
| | 2,3 | | 793 | 764 | 1231 | 1185 | 2745 | 2525 | 2103 | 1610 |
| | 4,5 | | 676 | 650 | 1049 | 1009 | 2196 | 2019 | 1683 | 1288 |
| | 6-9 | | 596 | 574 | 922 | 888 | 1923 | 1768 | 1471 | 1127 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
\$300 Ded 9
\$500 Ded 14
\$1000 Ded 24
\$2000 Ded 37
\$3000 Ded 45
\$4000 Ded 50
\$5000 Ded 54

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 2

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 31 | 23 | 43 | 33 | 141 | 129 | 109 | 83 |
| | 2,3 | | 29 | 20 | 40 | 32 | 128 | 117 | 98 | 75 |
| | 4,5 | | 26 | 18 | 35 | 27 | 103 | 94 | 79 | 61 |
| | 6-9 | | 24 | 17 | 32 | 24 | 89 | 82 | 69 | 52 |
| 4,501- 6,000 | 1 | 2 | 50 | 40 | 72 | 63 | 276 | 254 | 211 | 163 |
| | 2,3 | | 48 | 39 | 70 | 61 | 249 | 231 | 191 | 146 |
| | 4,5 | | 40 | 32 | 61 | 54 | 201 | 185 | 152 | 117 |
| | 6-9 | | 38 | 29 | 56 | 45 | 176 | 162 | 134 | 104 |
| 6,001- 8,000 | 1 | 3 | 63 | 56 | 95 | 85 | 380 | 349 | 290 | 223 |
| | 2,3 | | 60 | 52 | 90 | 83 | 344 | 317 | 265 | 202 |
| | 4,5 | | 54 | 44 | 77 | 70 | 278 | 254 | 213 | 163 |
| | 6-9 | | 48 | 39 | 70 | 61 | 243 | 222 | 186 | 141 |
| 8,001-10,000 | 1 | 4 | 77 | 70 | 118 | 110 | 566 | 519 | 433 | 332 |
| | 2,3 | | 74 | 66 | 113 | 105 | 514 | 472 | 391 | 302 |
| | 4,5 | | 65 | 57 | 98 | 89 | 411 | 378 | 314 | 241 |
| | 6-9 | | 59 | 50 | 88 | 78 | 362 | 330 | 276 | 211 |
| 10,001-15,000 | 1 | 5 | 105 | 98 | 159 | 150 | 745 | 684 | 569 | 437 |
| | 2,3 | | 101 | 92 | 153 | 144 | 677 | 622 | 518 | 398 |
| | 4,5 | | 88 | 78 | 131 | 122 | 540 | 497 | 415 | 317 |
| | 6-9 | | 77 | 70 | 116 | 107 | 472 | 434 | 362 | 278 |
| 15,001-20,000 | 1 | 6 | 142 | 133 | 220 | 211 | 908 | 835 | 695 | 532 |
| | 2,3 | | 134 | 127 | 210 | 202 | 824 | 760 | 634 | 484 |
| | 4,5 | | 116 | 107 | 178 | 171 | 660 | 608 | 506 | 387 |
| | 6-9 | | 105 | 98 | 159 | 150 | 578 | 530 | 441 | 338 |
| 20,001-25,000 | 1 | 7 | 181 | 172 | 282 | 271 | 1005 | 924 | 771 | 590 |
| | 2,3 | | 172 | 164 | 266 | 259 | 915 | 841 | 700 | 537 |
| | 4,5 | | 147 | 139 | 227 | 220 | 730 | 671 | 561 | 429 |
| | 6-9 | | 131 | 122 | 202 | 192 | 639 | 588 | 490 | 375 |
| 25,001-40,000 | 1 | 8 | 260 | 249 | 407 | 391 | 1220 | 1123 | 936 | 716 |
| | 2,3 | | 248 | 237 | 387 | 374 | 1111 | 1020 | 849 | 652 |
| | 4,5 | | 210 | 202 | 332 | 317 | 889 | 817 | 681 | 520 |
| | 6-9 | | 186 | 178 | 292 | 280 | 776 | 715 | 595 | 456 |
| 40,001-65,000 | 1 | 10 | 420 | 402 | 659 | 634 | 1684 | 1546 | 1290 | 987 |
| | 2,3 | | 398 | 381 | 628 | 603 | 1531 | 1406 | 1172 | 896 |
| | 4,5 | | 341 | 327 | 535 | 514 | 1224 | 1124 | 938 | 716 |
| | 6-9 | | 300 | 288 | 470 | 452 | 1069 | 985 | 819 | 626 |
| 65,001-90,000 | 1 | 11 | 640 | 618 | 1006 | 966 | 2108 | 1937 | 1614 | 1235 |
| | 2,3 | | 610 | 586 | 956 | 921 | 1916 | 1761 | 1467 | 1123 |
| | 4,5 | | 520 | 501 | 814 | 783 | 1532 | 1408 | 1172 | 898 |
| | 6-9 | | 458 | 438 | 718 | 690 | 1341 | 1232 | 1027 | 786 |
| Over 90,000 | 1 | 12 | 895 | 861 | 1404 | 1353 | 3061 | 2814 | 2343 | 1796 |
| | 2,3 | | 852 | 821 | 1338 | 1287 | 2781 | 2557 | 2131 | 1632 |
| | 4,5 | | 724 | 696 | 1138 | 1095 | 2226 | 2046 | 1703 | 1305 |
| | 6-9 | | 639 | 617 | 1005 | 965 | 1946 | 1791 | 1491 | 1142 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

| | |
|----------------------------------|----|
| Collision Waiver of Deductible - | |
| \$300 Ded | 9 |
| \$500 Ded | 13 |
| \$1000 Ded | 23 |
| \$2000 Ded | 36 |
| \$3000 Ded | 43 |
| \$4000 Ded | 48 |
| \$5000 Ded | 52 |

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 3

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 31 | 21 | 43 | 34 | 159 | 148 | 122 | 93 |
| | 2,3 | | 29 | 21 | 42 | 33 | 145 | 133 | 112 | 84 |
| | 4,5 | | 27 | 20 | 35 | 27 | 117 | 106 | 90 | 68 |
| | 6-9 | | 25 | 16 | 33 | 25 | 101 | 93 | 77 | 61 |
| 4,501- 6,000 | 1 | 2 | 48 | 40 | 74 | 65 | 313 | 287 | 238 | 182 |
| | 2,3 | | 47 | 38 | 70 | 62 | 284 | 262 | 218 | 166 |
| | 4,5 | | 42 | 33 | 62 | 53 | 227 | 209 | 174 | 133 |
| | 6-9 | | 35 | 27 | 56 | 46 | 198 | 182 | 152 | 117 |
| 6,001- 8,000 | 1 | 3 | 64 | 56 | 95 | 87 | 429 | 396 | 328 | 251 |
| | 2,3 | | 62 | 53 | 91 | 82 | 389 | 360 | 299 | 230 |
| | 4,5 | | 53 | 43 | 79 | 70 | 313 | 288 | 238 | 182 |
| | 6-9 | | 47 | 38 | 70 | 62 | 273 | 251 | 209 | 159 |
| 8,001-10,000 | 1 | 4 | 79 | 70 | 120 | 109 | 642 | 588 | 489 | 375 |
| | 2,3 | | 75 | 66 | 113 | 105 | 583 | 535 | 445 | 343 |
| | 4,5 | | 65 | 57 | 98 | 90 | 467 | 429 | 355 | 273 |
| | 6-9 | | 61 | 51 | 88 | 79 | 408 | 375 | 311 | 238 |
| 10,001-15,000 | 1 | 5 | 108 | 98 | 160 | 151 | 845 | 776 | 646 | 494 |
| | 2,3 | | 103 | 94 | 154 | 143 | 768 | 705 | 587 | 450 |
| | 4,5 | | 88 | 79 | 129 | 122 | 614 | 564 | 469 | 360 |
| | 6-9 | | 79 | 70 | 117 | 108 | 537 | 494 | 410 | 315 |
| 15,001-20,000 | 1 | 6 | 143 | 136 | 221 | 212 | 1028 | 946 | 790 | 602 |
| | 2,3 | | 137 | 128 | 211 | 202 | 934 | 858 | 715 | 549 |
| | 4,5 | | 120 | 109 | 182 | 173 | 749 | 687 | 573 | 438 |
| | 6-9 | | 108 | 98 | 160 | 151 | 655 | 601 | 502 | 384 |
| 20,001-25,000 | 1 | 7 | 184 | 175 | 282 | 273 | 1139 | 1046 | 873 | 668 |
| | 2,3 | | 175 | 167 | 272 | 260 | 1035 | 951 | 793 | 607 |
| | 4,5 | | 150 | 141 | 229 | 220 | 828 | 763 | 634 | 486 |
| | 6-9 | | 133 | 124 | 202 | 194 | 724 | 666 | 556 | 425 |
| 25,001-40,000 | 1 | 8 | 263 | 251 | 410 | 395 | 1383 | 1271 | 1059 | 811 |
| | 2,3 | | 249 | 237 | 391 | 374 | 1258 | 1156 | 962 | 738 |
| | 4,5 | | 212 | 203 | 332 | 320 | 1006 | 924 | 769 | 590 |
| | 6-9 | | 189 | 181 | 292 | 281 | 881 | 808 | 674 | 515 |
| 40,001-65,000 | 1 | 10 | 421 | 405 | 663 | 635 | 1907 | 1753 | 1459 | 1118 |
| | 2,3 | | 404 | 387 | 629 | 606 | 1733 | 1594 | 1326 | 1016 |
| | 4,5 | | 344 | 329 | 536 | 517 | 1387 | 1274 | 1061 | 814 |
| | 6-9 | | 303 | 290 | 474 | 456 | 1212 | 1115 | 927 | 710 |
| 65,001-90,000 | 1 | 11 | 646 | 621 | 1010 | 972 | 2388 | 2194 | 1828 | 1401 |
| | 2,3 | | 617 | 591 | 963 | 924 | 2171 | 1993 | 1661 | 1273 |
| | 4,5 | | 523 | 502 | 819 | 787 | 1735 | 1596 | 1328 | 1016 |
| | 6-9 | | 461 | 444 | 722 | 695 | 1519 | 1395 | 1161 | 889 |
| Over 90,000 | 1 | 12 | 902 | 868 | 1412 | 1359 | 3467 | 3187 | 2654 | 2031 |
| | 2,3 | | 860 | 826 | 1348 | 1294 | 3150 | 2897 | 2411 | 1847 |
| | 4,5 | | 732 | 704 | 1143 | 1101 | 2519 | 2317 | 1929 | 1477 |
| | 6-9 | | 643 | 621 | 1007 | 968 | 2206 | 2026 | 1688 | 1293 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
\$300 Ded 9
\$500 Ded 14
\$1000 Ded 24
\$2000 Ded 37
\$3000 Ded 45
\$4000 Ded 51
\$5000 Ded 55

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 4

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 31 | 20 | 42 | 33 | 158 | 146 | 121 | 94 |
| | 2,3 | | 28 | 20 | 41 | 32 | 143 | 133 | 109 | 85 |
| | 4,5 | | 27 | 19 | 35 | 27 | 114 | 106 | 87 | 69 |
| | 6-9 | | 24 | 15 | 32 | 24 | 101 | 94 | 77 | 60 |
| 4,501- 6,000 | 1 | 2 | 50 | 41 | 73 | 64 | 309 | 282 | 238 | 182 |
| | 2,3 | | 47 | 40 | 69 | 61 | 281 | 258 | 217 | 165 |
| | 4,5 | | 41 | 32 | 61 | 52 | 224 | 206 | 173 | 133 |
| | 6-9 | | 37 | 28 | 55 | 45 | 195 | 180 | 152 | 116 |
| 6,001- 8,000 | 1 | 3 | 64 | 56 | 93 | 86 | 427 | 392 | 326 | 252 |
| | 2,3 | | 61 | 52 | 90 | 81 | 388 | 356 | 295 | 227 |
| | 4,5 | | 55 | 45 | 78 | 69 | 310 | 285 | 238 | 182 |
| | 6-9 | | 47 | 40 | 69 | 61 | 272 | 250 | 208 | 161 |
| 8,001-10,000 | 1 | 4 | 79 | 72 | 119 | 110 | 637 | 583 | 486 | 372 |
| | 2,3 | | 76 | 67 | 114 | 106 | 579 | 530 | 443 | 338 |
| | 4,5 | | 67 | 59 | 100 | 90 | 461 | 424 | 353 | 272 |
| | 6-9 | | 60 | 50 | 88 | 79 | 405 | 372 | 309 | 238 |
| 10,001-15,000 | 1 | 5 | 108 | 100 | 160 | 151 | 836 | 768 | 639 | 490 |
| | 2,3 | | 102 | 93 | 153 | 145 | 759 | 698 | 580 | 445 |
| | 4,5 | | 88 | 79 | 131 | 122 | 607 | 557 | 462 | 356 |
| | 6-9 | | 79 | 72 | 118 | 108 | 531 | 489 | 407 | 312 |
| 15,001-20,000 | 1 | 6 | 145 | 135 | 220 | 211 | 1020 | 937 | 781 | 598 |
| | 2,3 | | 137 | 127 | 209 | 200 | 927 | 851 | 710 | 544 |
| | 4,5 | | 119 | 110 | 181 | 172 | 740 | 682 | 568 | 434 |
| | 6-9 | | 106 | 96 | 160 | 151 | 648 | 595 | 498 | 378 |
| 20,001-25,000 | 1 | 7 | 185 | 176 | 282 | 273 | 1128 | 1038 | 863 | 663 |
| | 2,3 | | 176 | 167 | 269 | 259 | 1024 | 942 | 786 | 601 |
| | 4,5 | | 151 | 141 | 228 | 220 | 820 | 755 | 626 | 480 |
| | 6-9 | | 133 | 125 | 201 | 194 | 718 | 660 | 549 | 421 |
| 25,001-40,000 | 1 | 8 | 263 | 254 | 406 | 392 | 1371 | 1260 | 1050 | 805 |
| | 2,3 | | 252 | 240 | 388 | 374 | 1245 | 1145 | 954 | 730 |
| | 4,5 | | 213 | 205 | 331 | 318 | 995 | 916 | 762 | 585 |
| | 6-9 | | 190 | 181 | 292 | 279 | 873 | 802 | 668 | 512 |
| 40,001-65,000 | 1 | 10 | 426 | 408 | 661 | 636 | 1887 | 1736 | 1446 | 1109 |
| | 2,3 | | 405 | 391 | 627 | 606 | 1716 | 1577 | 1315 | 1007 |
| | 4,5 | | 347 | 332 | 534 | 515 | 1372 | 1260 | 1052 | 805 |
| | 6-9 | | 305 | 292 | 473 | 454 | 1201 | 1105 | 919 | 705 |
| 65,001-90,000 | 1 | 11 | 647 | 621 | 1008 | 970 | 2366 | 2174 | 1811 | 1387 |
| | 2,3 | | 618 | 593 | 959 | 923 | 2151 | 1976 | 1647 | 1260 |
| | 4,5 | | 525 | 504 | 817 | 785 | 1719 | 1582 | 1317 | 1010 |
| | 6-9 | | 460 | 443 | 720 | 693 | 1505 | 1381 | 1152 | 882 |
| Over 90,000 | 1 | 12 | 905 | 871 | 1410 | 1356 | 3434 | 3159 | 2630 | 2013 |
| | 2,3 | | 862 | 828 | 1342 | 1289 | 3122 | 2869 | 2391 | 1830 |
| | 4,5 | | 733 | 705 | 1141 | 1097 | 2498 | 2296 | 1911 | 1465 |
| | 6-9 | | 646 | 620 | 1007 | 968 | 2186 | 2007 | 1675 | 1279 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
 \$300 Ded 10
 \$500 Ded 15
 \$1000 Ded 25
 \$2000 Ded 39
 \$3000 Ded 47
 \$4000 Ded 53
 \$5000 Ded 57

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$10 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 5

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 30 | 23 | 43 | 35 | 159 | 146 | 123 | 93 |
| | 2,3 | | 29 | 19 | 42 | 32 | 144 | 132 | 109 | 85 |
| | 4,5 | | 25 | 18 | 37 | 29 | 117 | 106 | 90 | 68 |
| | 6-9 | | 24 | 17 | 32 | 25 | 102 | 93 | 77 | 58 |
| 4,501- 6,000 | 1 | 2 | 52 | 42 | 73 | 65 | 311 | 285 | 239 | 182 |
| | 2,3 | | 49 | 40 | 70 | 61 | 284 | 260 | 217 | 165 |
| | 4,5 | | 42 | 32 | 60 | 53 | 225 | 208 | 173 | 132 |
| | 6-9 | | 38 | 30 | 56 | 47 | 198 | 182 | 152 | 117 |
| 6,001- 8,000 | 1 | 3 | 64 | 56 | 95 | 86 | 429 | 393 | 327 | 251 |
| | 2,3 | | 60 | 53 | 89 | 82 | 390 | 357 | 299 | 229 |
| | 4,5 | | 55 | 44 | 77 | 70 | 313 | 285 | 239 | 182 |
| | 6-9 | | 47 | 38 | 70 | 61 | 272 | 251 | 209 | 159 |
| 8,001-10,000 | 1 | 4 | 80 | 71 | 118 | 110 | 639 | 586 | 488 | 373 |
| | 2,3 | | 76 | 68 | 113 | 104 | 580 | 534 | 445 | 340 |
| | 4,5 | | 67 | 59 | 97 | 89 | 464 | 425 | 354 | 272 |
| | 6-9 | | 59 | 52 | 88 | 80 | 405 | 372 | 311 | 239 |
| 10,001-15,000 | 1 | 5 | 107 | 100 | 161 | 154 | 841 | 773 | 642 | 492 |
| | 2,3 | | 102 | 95 | 154 | 144 | 764 | 701 | 584 | 448 |
| | 4,5 | | 88 | 80 | 131 | 125 | 612 | 561 | 467 | 358 |
| | 6-9 | | 80 | 71 | 118 | 110 | 534 | 491 | 408 | 314 |
| 15,001-20,000 | 1 | 6 | 144 | 137 | 220 | 213 | 1025 | 942 | 784 | 601 |
| | 2,3 | | 138 | 130 | 211 | 203 | 932 | 855 | 713 | 548 |
| | 4,5 | | 119 | 112 | 180 | 173 | 744 | 685 | 569 | 436 |
| | 6-9 | | 107 | 100 | 160 | 151 | 652 | 601 | 499 | 381 |
| 20,001-25,000 | 1 | 7 | 183 | 175 | 283 | 273 | 1134 | 1041 | 868 | 664 |
| | 2,3 | | 175 | 168 | 269 | 259 | 1029 | 946 | 788 | 604 |
| | 4,5 | | 150 | 142 | 229 | 219 | 824 | 757 | 632 | 483 |
| | 6-9 | | 132 | 125 | 203 | 195 | 721 | 660 | 551 | 422 |
| 25,001-40,000 | 1 | 8 | 264 | 256 | 411 | 394 | 1377 | 1266 | 1053 | 808 |
| | 2,3 | | 252 | 243 | 388 | 374 | 1249 | 1150 | 958 | 733 |
| | 4,5 | | 214 | 207 | 333 | 318 | 999 | 920 | 767 | 586 |
| | 6-9 | | 189 | 181 | 294 | 282 | 876 | 803 | 669 | 513 |
| 40,001-65,000 | 1 | 10 | 426 | 411 | 663 | 638 | 1896 | 1744 | 1453 | 1112 |
| | 2,3 | | 407 | 392 | 632 | 609 | 1726 | 1587 | 1321 | 1011 |
| | 4,5 | | 346 | 335 | 538 | 519 | 1379 | 1268 | 1054 | 808 |
| | 6-9 | | 304 | 294 | 473 | 455 | 1207 | 1110 | 923 | 709 |
| 65,001-90,000 | 1 | 11 | 651 | 626 | 1011 | 974 | 2377 | 2183 | 1820 | 1392 |
| | 2,3 | | 621 | 597 | 964 | 926 | 2160 | 1984 | 1653 | 1266 |
| | 4,5 | | 530 | 508 | 820 | 789 | 1728 | 1587 | 1323 | 1011 |
| | 6-9 | | 466 | 449 | 723 | 694 | 1512 | 1391 | 1157 | 886 |
| Over 90,000 | 1 | 12 | 912 | 877 | 1415 | 1362 | 3450 | 3170 | 2640 | 2022 |
| | 2,3 | | 868 | 836 | 1346 | 1293 | 3135 | 2881 | 2401 | 1839 |
| | 4,5 | | 739 | 711 | 1146 | 1102 | 2509 | 2305 | 1922 | 1471 |
| | 6-9 | | 651 | 625 | 1010 | 973 | 2195 | 2016 | 1680 | 1286 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
\$300 Ded 10
\$500 Ded 16
\$1000 Ded 28
\$2000 Ded 43
\$3000 Ded 52
\$4000 Ded 58
\$5000 Ded 62

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$10 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 6

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 34 | 26 | 48 | 40 | 168 | 157 | 128 | 99 |
| | 2,3 | | 33 | 25 | 47 | 38 | 154 | 143 | 117 | 90 |
| | 4,5 | | 29 | 21 | 42 | 33 | 123 | 113 | 93 | 72 |
| | 6-9 | | 27 | 20 | 35 | 27 | 106 | 100 | 82 | 63 |
| 4,501- 6,000 | 1 | 2 | 57 | 47 | 83 | 75 | 330 | 302 | 252 | 192 |
| | 2,3 | | 56 | 46 | 81 | 73 | 299 | 275 | 227 | 176 |
| | 4,5 | | 47 | 38 | 70 | 62 | 240 | 219 | 184 | 140 |
| | 6-9 | | 42 | 33 | 64 | 56 | 209 | 191 | 160 | 123 |
| 6,001- 8,000 | 1 | 3 | 73 | 64 | 109 | 101 | 452 | 418 | 348 | 267 |
| | 2,3 | | 69 | 61 | 104 | 95 | 412 | 378 | 315 | 241 |
| | 4,5 | | 61 | 51 | 90 | 81 | 330 | 303 | 252 | 192 |
| | 6-9 | | 56 | 46 | 81 | 73 | 287 | 265 | 220 | 168 |
| 8,001-10,000 | 1 | 4 | 91 | 82 | 136 | 126 | 677 | 622 | 517 | 395 |
| | 2,3 | | 88 | 79 | 128 | 121 | 614 | 566 | 471 | 360 |
| | 4,5 | | 75 | 66 | 112 | 104 | 491 | 451 | 376 | 287 |
| | 6-9 | | 69 | 61 | 101 | 91 | 431 | 395 | 330 | 252 |
| 10,001-15,000 | 1 | 5 | 122 | 113 | 188 | 178 | 889 | 817 | 682 | 523 |
| | 2,3 | | 117 | 108 | 178 | 169 | 808 | 744 | 620 | 475 |
| | 4,5 | | 103 | 94 | 154 | 143 | 648 | 593 | 496 | 378 |
| | 6-9 | | 90 | 81 | 136 | 126 | 566 | 521 | 432 | 333 |
| 15,001-20,000 | 1 | 6 | 168 | 158 | 260 | 250 | 1085 | 998 | 830 | 636 |
| | 2,3 | | 160 | 151 | 245 | 236 | 987 | 905 | 755 | 579 |
| | 4,5 | | 137 | 128 | 211 | 202 | 789 | 723 | 604 | 462 |
| | 6-9 | | 122 | 113 | 188 | 178 | 690 | 634 | 529 | 405 |
| 20,001-25,000 | 1 | 7 | 212 | 203 | 329 | 319 | 1201 | 1104 | 918 | 703 |
| | 2,3 | | 202 | 194 | 314 | 303 | 1091 | 1002 | 835 | 639 |
| | 4,5 | | 175 | 167 | 267 | 258 | 872 | 802 | 668 | 511 |
| | 6-9 | | 155 | 147 | 236 | 228 | 765 | 703 | 584 | 447 |
| 25,001-40,000 | 1 | 8 | 307 | 295 | 480 | 461 | 1459 | 1341 | 1117 | 855 |
| | 2,3 | | 292 | 281 | 456 | 439 | 1326 | 1220 | 1014 | 777 |
| | 4,5 | | 249 | 237 | 389 | 373 | 1061 | 974 | 813 | 622 |
| | 6-9 | | 220 | 211 | 342 | 328 | 929 | 854 | 710 | 542 |
| 40,001-65,000 | 1 | 10 | 495 | 476 | 777 | 747 | 2012 | 1846 | 1540 | 1177 |
| | 2,3 | | 473 | 454 | 738 | 709 | 1828 | 1679 | 1398 | 1070 |
| | 4,5 | | 401 | 385 | 628 | 604 | 1462 | 1344 | 1118 | 855 |
| | 6-9 | | 355 | 340 | 554 | 534 | 1278 | 1174 | 978 | 748 |
| 65,001-90,000 | 1 | 11 | 756 | 725 | 1182 | 1135 | 2517 | 2314 | 1927 | 1475 |
| | 2,3 | | 719 | 691 | 1125 | 1083 | 2288 | 2102 | 1752 | 1341 |
| | 4,5 | | 612 | 588 | 957 | 919 | 1831 | 1681 | 1401 | 1073 |
| | 6-9 | | 539 | 519 | 846 | 812 | 1601 | 1471 | 1225 | 938 |
| Over 90,000 | 1 | 12 | 1056 | 1014 | 1651 | 1589 | 3655 | 3359 | 2798 | 2143 |
| | 2,3 | | 1004 | 966 | 1572 | 1511 | 3322 | 3055 | 2543 | 1948 |
| | 4,5 | | 856 | 824 | 1338 | 1287 | 2656 | 2441 | 2033 | 1557 |
| | 6-9 | | 754 | 724 | 1179 | 1134 | 2326 | 2136 | 1779 | 1364 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
 \$300 Ded 11
 \$500 Ded 16
 \$1000 Ded 28
 \$2000 Ded 43
 \$3000 Ded 53
 \$4000 Ded 59
 \$5000 Ded 63

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$11 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 7

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 33 | 26 | 50 | 40 | 174 | 159 | 133 | 101 |
| | 2,3 | | 32 | 24 | 48 | 39 | 157 | 145 | 121 | 92 |
| | 4,5 | | 29 | 20 | 40 | 32 | 126 | 116 | 98 | 74 |
| | 6-9 | | 26 | 18 | 38 | 29 | 109 | 101 | 84 | 66 |
| 4,501- 6,000 | 1 | 2 | 57 | 48 | 83 | 74 | 336 | 310 | 257 | 199 |
| | 2,3 | | 56 | 45 | 78 | 71 | 306 | 283 | 236 | 182 |
| | 4,5 | | 45 | 38 | 68 | 60 | 244 | 226 | 187 | 145 |
| | 6-9 | | 43 | 33 | 61 | 54 | 214 | 197 | 163 | 126 |
| 6,001- 8,000 | 1 | 3 | 72 | 63 | 109 | 101 | 465 | 426 | 357 | 272 |
| | 2,3 | | 70 | 61 | 104 | 96 | 422 | 387 | 324 | 248 |
| | 4,5 | | 61 | 54 | 89 | 82 | 336 | 310 | 259 | 199 |
| | 6-9 | | 56 | 45 | 82 | 72 | 295 | 270 | 227 | 174 |
| 8,001-10,000 | 1 | 4 | 90 | 83 | 134 | 127 | 693 | 638 | 529 | 405 |
| | 2,3 | | 88 | 78 | 128 | 121 | 631 | 579 | 480 | 369 |
| | 4,5 | | 76 | 68 | 112 | 102 | 504 | 464 | 385 | 295 |
| | 6-9 | | 68 | 60 | 101 | 92 | 441 | 405 | 336 | 257 |
| 10,001-15,000 | 1 | 5 | 121 | 113 | 184 | 177 | 911 | 838 | 697 | 534 |
| | 2,3 | | 116 | 107 | 177 | 170 | 827 | 760 | 634 | 488 |
| | 4,5 | | 101 | 92 | 150 | 142 | 663 | 611 | 507 | 387 |
| | 6-9 | | 89 | 82 | 133 | 126 | 579 | 532 | 443 | 339 |
| 15,001-20,000 | 1 | 6 | 167 | 159 | 259 | 248 | 1111 | 1021 | 851 | 652 |
| | 2,3 | | 159 | 150 | 247 | 236 | 1012 | 929 | 773 | 590 |
| | 4,5 | | 138 | 128 | 208 | 199 | 809 | 744 | 617 | 474 |
| | 6-9 | | 121 | 113 | 184 | 177 | 706 | 650 | 542 | 414 |
| 20,001-25,000 | 1 | 7 | 211 | 203 | 332 | 317 | 1231 | 1131 | 943 | 721 |
| | 2,3 | | 202 | 192 | 315 | 303 | 1119 | 1028 | 857 | 655 |
| | 4,5 | | 172 | 164 | 266 | 259 | 894 | 822 | 685 | 524 |
| | 6-9 | | 154 | 145 | 237 | 227 | 783 | 720 | 599 | 459 |
| 25,001-40,000 | 1 | 8 | 305 | 294 | 476 | 459 | 1495 | 1373 | 1144 | 876 |
| | 2,3 | | 292 | 280 | 457 | 437 | 1359 | 1249 | 1040 | 798 |
| | 4,5 | | 249 | 241 | 386 | 374 | 1087 | 998 | 831 | 638 |
| | 6-9 | | 220 | 211 | 342 | 330 | 951 | 873 | 728 | 557 |
| 40,001-65,000 | 1 | 10 | 495 | 475 | 773 | 744 | 2060 | 1892 | 1578 | 1209 |
| | 2,3 | | 470 | 452 | 735 | 706 | 1870 | 1720 | 1435 | 1098 |
| | 4,5 | | 399 | 385 | 625 | 602 | 1497 | 1375 | 1147 | 878 |
| | 6-9 | | 352 | 341 | 551 | 530 | 1309 | 1203 | 1003 | 768 |
| 65,001-90,000 | 1 | 11 | 755 | 725 | 1180 | 1131 | 2581 | 2370 | 1974 | 1512 |
| | 2,3 | | 719 | 691 | 1121 | 1079 | 2344 | 2155 | 1796 | 1375 |
| | 4,5 | | 612 | 588 | 952 | 917 | 1876 | 1723 | 1435 | 1101 |
| | 6-9 | | 540 | 519 | 840 | 808 | 1640 | 1508 | 1256 | 962 |
| Over 90,000 | 1 | 12 | 1055 | 1015 | 1646 | 1584 | 3746 | 3440 | 2867 | 2195 |
| | 2,3 | | 1005 | 965 | 1569 | 1506 | 3404 | 3127 | 2608 | 1996 |
| | 4,5 | | 853 | 822 | 1332 | 1282 | 2722 | 2501 | 2084 | 1597 |
| | 6-9 | | 753 | 724 | 1177 | 1130 | 2382 | 2188 | 1823 | 1396 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

| | |
|------------|----|
| \$300 Ded | 11 |
| \$500 Ded | 18 |
| \$1000 Ded | 30 |
| \$2000 Ded | 46 |
| \$3000 Ded | 56 |
| \$4000 Ded | 63 |
| \$5000 Ded | 68 |

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

| | |
|---|-----|
| \$1,000 Ded - Charge this % of \$500 Ded. Premium | 94% |
| \$2,000 Ded - Charge this % of \$500 Ded. Premium | 88% |
| \$3,000 Ded - Charge this % of \$500 Ded. Premium | 83% |
| \$4,000 Ded - Charge this % of \$500 Ded. Premium | 80% |
| \$5,000 Ded - Charge this % of \$500 Ded. Premium | 78% |

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$11 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 8

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 37 | 28 | 54 | 44 | 183 | 168 | 140 | 107 |
| | 2,3 | | 34 | 26 | 52 | 42 | 167 | 152 | 127 | 96 |
| | 4,5 | | 31 | 24 | 44 | 37 | 133 | 122 | 101 | 77 |
| | 6-9 | | 28 | 19 | 39 | 31 | 116 | 106 | 90 | 68 |
| 4,501- 6,000 | 1 | 2 | 59 | 52 | 87 | 80 | 356 | 329 | 273 | 208 |
| | 2,3 | | 57 | 48 | 85 | 76 | 323 | 298 | 247 | 190 |
| | 4,5 | | 51 | 41 | 73 | 66 | 258 | 238 | 197 | 151 |
| | 6-9 | | 44 | 37 | 66 | 58 | 227 | 208 | 172 | 133 |
| 6,001- 8,000 | 1 | 3 | 76 | 68 | 114 | 106 | 490 | 451 | 375 | 286 |
| | 2,3 | | 73 | 66 | 110 | 101 | 445 | 408 | 342 | 260 |
| | 4,5 | | 64 | 57 | 94 | 86 | 356 | 329 | 273 | 208 |
| | 6-9 | | 58 | 51 | 85 | 76 | 311 | 285 | 238 | 183 |
| 8,001-10,000 | 1 | 4 | 96 | 87 | 143 | 136 | 731 | 671 | 561 | 429 |
| | 2,3 | | 92 | 83 | 137 | 129 | 665 | 611 | 509 | 389 |
| | 4,5 | | 80 | 72 | 118 | 111 | 531 | 488 | 408 | 311 |
| | 6-9 | | 70 | 61 | 105 | 98 | 465 | 428 | 356 | 273 |
| 10,001-15,000 | 1 | 5 | 129 | 123 | 197 | 190 | 961 | 883 | 736 | 564 |
| | 2,3 | | 124 | 116 | 189 | 180 | 873 | 803 | 668 | 512 |
| | 4,5 | | 106 | 98 | 162 | 154 | 698 | 643 | 537 | 409 |
| | 6-9 | | 96 | 87 | 143 | 136 | 611 | 562 | 466 | 358 |
| 15,001-20,000 | 1 | 6 | 177 | 170 | 277 | 266 | 1173 | 1077 | 898 | 687 |
| | 2,3 | | 170 | 162 | 263 | 253 | 1066 | 980 | 816 | 625 |
| | 4,5 | | 145 | 137 | 222 | 214 | 853 | 783 | 652 | 501 |
| | 6-9 | | 128 | 122 | 197 | 190 | 747 | 686 | 572 | 437 |
| 20,001-25,000 | 1 | 7 | 226 | 215 | 354 | 339 | 1298 | 1194 | 994 | 761 |
| | 2,3 | | 214 | 207 | 336 | 325 | 1180 | 1085 | 905 | 693 |
| | 4,5 | | 183 | 176 | 285 | 275 | 943 | 868 | 722 | 553 |
| | 6-9 | | 164 | 155 | 253 | 242 | 825 | 759 | 633 | 486 |
| 25,001-40,000 | 1 | 8 | 329 | 316 | 511 | 490 | 1578 | 1449 | 1207 | 924 |
| | 2,3 | | 312 | 299 | 485 | 466 | 1432 | 1317 | 1096 | 841 |
| | 4,5 | | 265 | 255 | 413 | 398 | 1145 | 1054 | 878 | 671 |
| | 6-9 | | 235 | 226 | 365 | 351 | 1002 | 921 | 768 | 588 |
| 40,001-65,000 | 1 | 10 | 529 | 510 | 828 | 796 | 2172 | 1997 | 1665 | 1274 |
| | 2,3 | | 504 | 485 | 788 | 757 | 1974 | 1816 | 1511 | 1157 |
| | 4,5 | | 429 | 412 | 670 | 644 | 1578 | 1451 | 1209 | 927 |
| | 6-9 | | 376 | 364 | 590 | 567 | 1382 | 1271 | 1058 | 809 |
| 65,001-90,000 | 1 | 11 | 809 | 777 | 1261 | 1212 | 2720 | 2500 | 2083 | 1594 |
| | 2,3 | | 769 | 738 | 1199 | 1154 | 2473 | 2271 | 1892 | 1449 |
| | 4,5 | | 654 | 628 | 1021 | 982 | 1978 | 1818 | 1513 | 1159 |
| | 6-9 | | 576 | 555 | 901 | 867 | 1731 | 1589 | 1325 | 1013 |
| Over 90,000 | 1 | 12 | 1129 | 1086 | 1763 | 1693 | 3950 | 3632 | 3027 | 2317 |
| | 2,3 | | 1075 | 1032 | 1678 | 1614 | 3592 | 3301 | 2748 | 2106 |
| | 4,5 | | 914 | 879 | 1427 | 1371 | 2873 | 2638 | 2199 | 1683 |
| | 6-9 | | 806 | 776 | 1259 | 1209 | 2513 | 2309 | 1925 | 1473 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

| | |
|----------------------------------|----|
| Collision Waiver of Deductible - | |
| \$300 Ded | 13 |
| \$500 Ded | 20 |
| \$1000 Ded | 34 |
| \$2000 Ded | 52 |
| \$3000 Ded | 63 |
| \$4000 Ded | 70 |
| \$5000 Ded | 76 |

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

| | |
|---|-----|
| \$1,000 Ded - Charge this % of \$500 Ded. Premium | 94% |
| \$2,000 Ded - Charge this % of \$500 Ded. Premium | 88% |
| \$3,000 Ded - Charge this % of \$500 Ded. Premium | 83% |
| \$4,000 Ded - Charge this % of \$500 Ded. Premium | 80% |
| \$5,000 Ded - Charge this % of \$500 Ded. Premium | 78% |

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$13 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 9

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 38 | 29 | 57 | 47 | 204 | 189 | 155 | 119 |
| | 2,3 | | 35 | 27 | 56 | 46 | 186 | 170 | 140 | 108 |
| | 4,5 | | 33 | 25 | 47 | 38 | 149 | 136 | 114 | 86 |
| | 6-9 | | 29 | 21 | 42 | 33 | 130 | 119 | 100 | 74 |
| 4,501- 6,000 | 1 | 2 | 64 | 56 | 95 | 87 | 397 | 365 | 303 | 233 |
| | 2,3 | | 62 | 53 | 91 | 82 | 360 | 331 | 276 | 211 |
| | 4,5 | | 53 | 43 | 79 | 70 | 288 | 265 | 221 | 168 |
| | 6-9 | | 47 | 38 | 70 | 62 | 253 | 231 | 192 | 148 |
| 6,001- 8,000 | 1 | 3 | 82 | 74 | 124 | 114 | 546 | 502 | 418 | 319 |
| | 2,3 | | 79 | 70 | 120 | 109 | 498 | 458 | 378 | 291 |
| | 4,5 | | 69 | 61 | 103 | 94 | 399 | 365 | 304 | 233 |
| | 6-9 | | 62 | 53 | 91 | 82 | 347 | 319 | 265 | 204 |
| 8,001-10,000 | 1 | 4 | 104 | 95 | 156 | 149 | 815 | 749 | 623 | 477 |
| | 2,3 | | 98 | 90 | 150 | 141 | 740 | 679 | 566 | 433 |
| | 4,5 | | 87 | 77 | 128 | 121 | 593 | 544 | 453 | 346 |
| | 6-9 | | 77 | 68 | 116 | 108 | 518 | 475 | 397 | 303 |
| 10,001-15,000 | 1 | 5 | 139 | 129 | 215 | 204 | 1071 | 985 | 818 | 626 |
| | 2,3 | | 133 | 124 | 203 | 195 | 973 | 896 | 746 | 571 |
| | 4,5 | | 116 | 108 | 177 | 168 | 778 | 717 | 595 | 458 |
| | 6-9 | | 104 | 95 | 155 | 147 | 682 | 626 | 521 | 400 |
| 15,001-20,000 | 1 | 6 | 190 | 182 | 301 | 289 | 1307 | 1201 | 1000 | 765 |
| | 2,3 | | 182 | 173 | 284 | 276 | 1188 | 1091 | 910 | 697 |
| | 4,5 | | 155 | 147 | 242 | 234 | 951 | 873 | 727 | 555 |
| | 6-9 | | 137 | 128 | 215 | 204 | 832 | 762 | 637 | 486 |
| 20,001-25,000 | 1 | 7 | 241 | 232 | 383 | 368 | 1446 | 1329 | 1108 | 846 |
| | 2,3 | | 230 | 221 | 366 | 353 | 1315 | 1207 | 1007 | 771 |
| | 4,5 | | 197 | 189 | 311 | 298 | 1052 | 966 | 805 | 614 |
| | 6-9 | | 175 | 167 | 276 | 264 | 919 | 846 | 705 | 539 |
| 25,001-40,000 | 1 | 8 | 353 | 337 | 554 | 534 | 1756 | 1614 | 1345 | 1030 |
| | 2,3 | | 333 | 321 | 527 | 506 | 1597 | 1468 | 1223 | 937 |
| | 4,5 | | 282 | 273 | 449 | 431 | 1276 | 1173 | 978 | 749 |
| | 6-9 | | 251 | 241 | 397 | 380 | 1115 | 1026 | 855 | 656 |
| 40,001-65,000 | 1 | 10 | 567 | 543 | 894 | 862 | 2420 | 2223 | 1855 | 1419 |
| | 2,3 | | 539 | 519 | 852 | 819 | 2202 | 2022 | 1683 | 1291 |
| | 4,5 | | 460 | 441 | 724 | 696 | 1760 | 1617 | 1348 | 1030 |
| | 6-9 | | 405 | 389 | 637 | 616 | 1539 | 1413 | 1179 | 904 |
| 65,001-90,000 | 1 | 11 | 865 | 832 | 1367 | 1312 | 3030 | 2784 | 2320 | 1777 |
| | 2,3 | | 824 | 793 | 1302 | 1251 | 2754 | 2533 | 2109 | 1617 |
| | 4,5 | | 700 | 674 | 1105 | 1063 | 2202 | 2024 | 1687 | 1292 |
| | 6-9 | | 618 | 595 | 974 | 937 | 1927 | 1771 | 1475 | 1131 |
| Over 90,000 | 1 | 12 | 1211 | 1164 | 1906 | 1833 | 4401 | 4044 | 3369 | 2580 |
| | 2,3 | | 1151 | 1108 | 1816 | 1747 | 4001 | 3676 | 3063 | 2344 |
| | 4,5 | | 980 | 940 | 1546 | 1486 | 3200 | 2940 | 2449 | 1874 |
| | 6-9 | | 865 | 832 | 1363 | 1309 | 2799 | 2573 | 2144 | 1640 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
 \$300 Ded 12
 \$500 Ded 19
 \$1000 Ded 32
 \$2000 Ded 50
 \$3000 Ded 60
 \$4000 Ded 67
 \$5000 Ded 72

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 10

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 38 | 30 | 58 | 48 | 253 | 233 | 195 | 149 |
| | 2,3 | | 36 | 27 | 57 | 46 | 231 | 211 | 176 | 136 |
| | 4,5 | | 32 | 25 | 46 | 38 | 185 | 170 | 140 | 108 |
| | 6-9 | | 30 | 20 | 43 | 33 | 162 | 149 | 124 | 95 |
| 4,501- 6,000 | 1 | 2 | 65 | 58 | 96 | 86 | 495 | 456 | 378 | 291 |
| | 2,3 | | 62 | 54 | 91 | 84 | 449 | 414 | 343 | 265 |
| | 4,5 | | 57 | 46 | 77 | 70 | 359 | 331 | 276 | 211 |
| | 6-9 | | 48 | 39 | 70 | 62 | 316 | 289 | 241 | 186 |
| 6,001- 8,000 | 1 | 3 | 84 | 75 | 123 | 116 | 682 | 626 | 521 | 400 |
| | 2,3 | | 79 | 71 | 119 | 111 | 620 | 569 | 474 | 365 |
| | 4,5 | | 69 | 60 | 103 | 96 | 496 | 456 | 378 | 291 |
| | 6-9 | | 62 | 54 | 91 | 84 | 433 | 400 | 332 | 253 |
| 8,001-10,000 | 1 | 4 | 103 | 96 | 158 | 148 | 1018 | 935 | 777 | 595 |
| | 2,3 | | 98 | 90 | 149 | 142 | 926 | 849 | 706 | 542 |
| | 4,5 | | 85 | 76 | 128 | 121 | 739 | 679 | 566 | 432 |
| | 6-9 | | 76 | 69 | 114 | 106 | 647 | 594 | 495 | 378 |
| 10,001-15,000 | 1 | 5 | 140 | 132 | 215 | 206 | 1338 | 1230 | 1024 | 786 |
| | 2,3 | | 133 | 126 | 204 | 197 | 1215 | 1118 | 932 | 712 |
| | 4,5 | | 116 | 107 | 175 | 168 | 972 | 893 | 746 | 571 |
| | 6-9 | | 103 | 96 | 155 | 147 | 849 | 783 | 651 | 499 |
| 15,001-20,000 | 1 | 6 | 192 | 185 | 302 | 289 | 1632 | 1498 | 1250 | 957 |
| | 2,3 | | 185 | 177 | 288 | 276 | 1484 | 1363 | 1137 | 870 |
| | 4,5 | | 159 | 149 | 245 | 235 | 1187 | 1090 | 908 | 697 |
| | 6-9 | | 140 | 132 | 215 | 206 | 1038 | 954 | 793 | 607 |
| 20,001-25,000 | 1 | 7 | 246 | 236 | 383 | 370 | 1806 | 1661 | 1381 | 1059 |
| | 2,3 | | 231 | 223 | 367 | 352 | 1642 | 1509 | 1258 | 963 |
| | 4,5 | | 199 | 191 | 310 | 300 | 1314 | 1207 | 1004 | 771 |
| | 6-9 | | 177 | 169 | 275 | 263 | 1149 | 1054 | 878 | 673 |
| 25,001-40,000 | 1 | 8 | 354 | 343 | 556 | 537 | 2193 | 2016 | 1678 | 1286 |
| | 2,3 | | 340 | 325 | 529 | 507 | 1994 | 1831 | 1527 | 1169 |
| | 4,5 | | 289 | 277 | 449 | 433 | 1594 | 1467 | 1220 | 935 |
| | 6-9 | | 256 | 245 | 395 | 382 | 1396 | 1282 | 1068 | 818 |
| 40,001-65,000 | 1 | 10 | 574 | 552 | 901 | 867 | 3022 | 2777 | 2313 | 1772 |
| | 2,3 | | 547 | 526 | 858 | 826 | 2746 | 2525 | 2103 | 1611 |
| | 4,5 | | 465 | 448 | 729 | 699 | 2199 | 2019 | 1683 | 1289 |
| | 6-9 | | 409 | 392 | 642 | 619 | 1923 | 1768 | 1471 | 1127 |
| 65,001-90,000 | 1 | 11 | 874 | 843 | 1370 | 1318 | 3784 | 3478 | 2896 | 2220 |
| | 2,3 | | 833 | 803 | 1306 | 1255 | 3440 | 3162 | 2632 | 2016 |
| | 4,5 | | 710 | 682 | 1110 | 1067 | 2752 | 2527 | 2107 | 1613 |
| | 6-9 | | 627 | 601 | 979 | 942 | 2407 | 2212 | 1842 | 1412 |
| Over 90,000 | 1 | 12 | 1225 | 1178 | 1918 | 1844 | 5497 | 5053 | 4209 | 3223 |
| | 2,3 | | 1165 | 1121 | 1823 | 1756 | 4995 | 4592 | 3825 | 2929 |
| | 4,5 | | 992 | 954 | 1555 | 1493 | 3995 | 3673 | 3060 | 2342 |
| | 6-9 | | 872 | 841 | 1370 | 1317 | 3496 | 3215 | 2676 | 2050 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
 \$300 Ded 12
 \$500 Ded 19
 \$1000 Ded 32
 \$2000 Ded 49
 \$3000 Ded 60
 \$4000 Ded 67
 \$5000 Ded 72

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 11

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 40 | 32 | 59 | 53 | 208 | 192 | 161 | 124 |
| | 2,3 | | 39 | 30 | 56 | 49 | 192 | 174 | 146 | 112 |
| | 4,5 | | 35 | 27 | 52 | 41 | 152 | 139 | 116 | 89 |
| | 6-9 | | 30 | 24 | 44 | 36 | 133 | 123 | 102 | 79 |
| 4,501- 6,000 | 1 | 2 | 66 | 58 | 100 | 93 | 410 | 375 | 313 | 239 |
| | 2,3 | | 64 | 56 | 95 | 88 | 372 | 341 | 282 | 219 |
| | 4,5 | | 56 | 49 | 82 | 75 | 300 | 273 | 227 | 173 |
| | 6-9 | | 52 | 41 | 75 | 66 | 261 | 239 | 198 | 152 |
| 6,001- 8,000 | 1 | 3 | 87 | 78 | 130 | 123 | 564 | 519 | 430 | 331 |
| | 2,3 | | 83 | 76 | 124 | 118 | 512 | 471 | 392 | 301 |
| | 4,5 | | 71 | 64 | 106 | 99 | 410 | 377 | 313 | 241 |
| | 6-9 | | 64 | 56 | 96 | 90 | 358 | 331 | 275 | 211 |
| 8,001-10,000 | 1 | 4 | 109 | 101 | 166 | 158 | 841 | 773 | 642 | 493 |
| | 2,3 | | 104 | 96 | 158 | 150 | 764 | 702 | 585 | 448 |
| | 4,5 | | 90 | 82 | 135 | 128 | 610 | 563 | 467 | 358 |
| | 6-9 | | 81 | 72 | 121 | 112 | 536 | 490 | 410 | 313 |
| 10,001-15,000 | 1 | 5 | 147 | 140 | 229 | 221 | 1106 | 1016 | 846 | 648 |
| | 2,3 | | 141 | 133 | 217 | 208 | 1004 | 925 | 771 | 590 |
| | 4,5 | | 121 | 112 | 185 | 176 | 805 | 737 | 613 | 471 |
| | 6-9 | | 106 | 99 | 164 | 157 | 703 | 647 | 538 | 413 |
| 15,001-20,000 | 1 | 6 | 204 | 197 | 319 | 308 | 1349 | 1239 | 1031 | 790 |
| | 2,3 | | 196 | 187 | 305 | 291 | 1228 | 1127 | 939 | 720 |
| | 4,5 | | 167 | 159 | 259 | 249 | 982 | 901 | 752 | 575 |
| | 6-9 | | 149 | 141 | 229 | 221 | 858 | 787 | 656 | 502 |
| 20,001-25,000 | 1 | 7 | 262 | 251 | 408 | 392 | 1493 | 1371 | 1143 | 876 |
| | 2,3 | | 249 | 240 | 388 | 373 | 1357 | 1247 | 1038 | 795 |
| | 4,5 | | 210 | 202 | 331 | 317 | 1084 | 995 | 832 | 637 |
| | 6-9 | | 186 | 179 | 290 | 279 | 948 | 873 | 727 | 555 |
| 25,001-40,000 | 1 | 8 | 379 | 363 | 592 | 570 | 1812 | 1666 | 1387 | 1062 |
| | 2,3 | | 360 | 346 | 564 | 541 | 1647 | 1513 | 1261 | 966 |
| | 4,5 | | 308 | 295 | 478 | 461 | 1318 | 1210 | 1010 | 773 |
| | 6-9 | | 270 | 261 | 422 | 407 | 1152 | 1059 | 882 | 676 |
| 40,001-65,000 | 1 | 10 | 613 | 590 | 956 | 921 | 2498 | 2297 | 1914 | 1465 |
| | 2,3 | | 584 | 561 | 911 | 875 | 2271 | 2088 | 1740 | 1332 |
| | 4,5 | | 498 | 478 | 777 | 746 | 1817 | 1669 | 1390 | 1065 |
| | 6-9 | | 437 | 421 | 682 | 658 | 1589 | 1459 | 1217 | 932 |
| 65,001-90,000 | 1 | 11 | 935 | 899 | 1458 | 1403 | 3128 | 2874 | 2394 | 1833 |
| | 2,3 | | 888 | 856 | 1388 | 1337 | 2842 | 2613 | 2177 | 1667 |
| | 4,5 | | 756 | 728 | 1182 | 1136 | 2272 | 2091 | 1740 | 1333 |
| | 6-9 | | 666 | 641 | 1043 | 1003 | 1990 | 1827 | 1523 | 1166 |
| Over 90,000 | 1 | 12 | 1307 | 1256 | 2039 | 1960 | 4543 | 4175 | 3478 | 2663 |
| | 2,3 | | 1244 | 1196 | 1941 | 1866 | 4130 | 3796 | 3162 | 2422 |
| | 4,5 | | 1057 | 1016 | 1649 | 1588 | 3304 | 3036 | 2527 | 1938 |
| | 6-9 | | 932 | 898 | 1454 | 1398 | 2888 | 2656 | 2212 | 1693 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

| | |
|------------|----|
| \$300 Ded | 12 |
| \$500 Ded | 18 |
| \$1000 Ded | 32 |
| \$2000 Ded | 49 |
| \$3000 Ded | 59 |
| \$4000 Ded | 66 |
| \$5000 Ded | 71 |

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

| | |
|---|-----|
| \$1,000 Ded - Charge this % of \$500 Ded. Premium | 94% |
| \$2,000 Ded - Charge this % of \$500 Ded. Premium | 88% |
| \$3,000 Ded - Charge this % of \$500 Ded. Premium | 83% |
| \$4,000 Ded - Charge this % of \$500 Ded. Premium | 80% |
| \$5,000 Ded - Charge this % of \$500 Ded. Premium | 78% |

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 12

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 43 | 34 | 64 | 56 | 200 | 183 | 152 | 117 |
| | 2,3 | | 42 | 33 | 62 | 53 | 180 | 166 | 139 | 105 |
| | 4,5 | | 35 | 27 | 53 | 43 | 145 | 135 | 111 | 85 |
| | 6-9 | | 33 | 25 | 47 | 38 | 126 | 117 | 97 | 74 |
| 4,501- 6,000 | 1 | 2 | 73 | 64 | 108 | 98 | 389 | 357 | 297 | 228 |
| | 2,3 | | 69 | 61 | 103 | 94 | 353 | 323 | 270 | 206 |
| | 4,5 | | 61 | 51 | 88 | 79 | 283 | 258 | 215 | 166 |
| | 6-9 | | 56 | 46 | 79 | 70 | 246 | 227 | 188 | 145 |
| 6,001- 8,000 | 1 | 3 | 94 | 83 | 139 | 129 | 534 | 491 | 408 | 315 |
| | 2,3 | | 90 | 81 | 133 | 124 | 486 | 448 | 371 | 285 |
| | 4,5 | | 77 | 68 | 116 | 108 | 389 | 357 | 297 | 228 |
| | 6-9 | | 69 | 61 | 104 | 95 | 340 | 311 | 260 | 200 |
| 8,001-10,000 | 1 | 4 | 117 | 108 | 178 | 169 | 797 | 731 | 609 | 468 |
| | 2,3 | | 112 | 104 | 169 | 160 | 725 | 666 | 554 | 425 |
| | 4,5 | | 96 | 88 | 147 | 137 | 578 | 534 | 443 | 340 |
| | 6-9 | | 87 | 77 | 128 | 121 | 507 | 465 | 386 | 297 |
| 10,001-15,000 | 1 | 5 | 158 | 150 | 242 | 234 | 1049 | 963 | 801 | 615 |
| | 2,3 | | 151 | 142 | 232 | 224 | 952 | 875 | 729 | 560 |
| | 4,5 | | 129 | 122 | 198 | 190 | 763 | 700 | 583 | 448 |
| | 6-9 | | 116 | 108 | 177 | 168 | 666 | 612 | 509 | 392 |
| 15,001-20,000 | 1 | 6 | 220 | 211 | 342 | 328 | 1278 | 1175 | 977 | 749 |
| | 2,3 | | 210 | 201 | 324 | 312 | 1163 | 1069 | 889 | 681 |
| | 4,5 | | 181 | 171 | 277 | 266 | 929 | 854 | 712 | 546 |
| | 6-9 | | 158 | 150 | 242 | 234 | 813 | 748 | 623 | 477 |
| 20,001-25,000 | 1 | 7 | 279 | 271 | 439 | 419 | 1416 | 1301 | 1083 | 830 |
| | 2,3 | | 267 | 258 | 414 | 400 | 1287 | 1181 | 984 | 754 |
| | 4,5 | | 228 | 217 | 355 | 340 | 1029 | 946 | 788 | 603 |
| | 6-9 | | 201 | 193 | 312 | 301 | 898 | 828 | 690 | 526 |
| 25,001-40,000 | 1 | 8 | 405 | 389 | 630 | 609 | 1718 | 1578 | 1316 | 1009 |
| | 2,3 | | 384 | 371 | 601 | 578 | 1562 | 1435 | 1195 | 918 |
| | 4,5 | | 328 | 318 | 512 | 492 | 1250 | 1149 | 957 | 732 |
| | 6-9 | | 289 | 279 | 450 | 432 | 1093 | 1005 | 835 | 642 |
| 40,001-65,000 | 1 | 10 | 656 | 629 | 1023 | 983 | 2369 | 2178 | 1814 | 1389 |
| | 2,3 | | 624 | 601 | 972 | 935 | 2152 | 1979 | 1649 | 1263 |
| | 4,5 | | 531 | 509 | 828 | 797 | 1722 | 1582 | 1318 | 1010 |
| | 6-9 | | 467 | 450 | 729 | 703 | 1506 | 1383 | 1154 | 884 |
| 65,001-90,000 | 1 | 11 | 1000 | 962 | 1559 | 1501 | 2967 | 2725 | 2272 | 1740 |
| | 2,3 | | 953 | 915 | 1486 | 1428 | 2698 | 2479 | 2064 | 1580 |
| | 4,5 | | 811 | 780 | 1264 | 1216 | 2157 | 1981 | 1652 | 1266 |
| | 6-9 | | 713 | 686 | 1114 | 1071 | 1886 | 1735 | 1443 | 1106 |
| Over 90,000 | 1 | 12 | 1395 | 1343 | 2179 | 2095 | 4308 | 3959 | 3299 | 2525 |
| | 2,3 | | 1328 | 1278 | 2075 | 1994 | 3915 | 3599 | 2999 | 2295 |
| | 4,5 | | 1131 | 1089 | 1766 | 1696 | 3131 | 2878 | 2396 | 1834 |
| | 6-9 | | 997 | 959 | 1557 | 1496 | 2739 | 2519 | 2096 | 1606 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
 \$300 Ded 14
 \$500 Ded 22
 \$1000 Ded 37
 \$2000 Ded 57
 \$3000 Ded 69
 \$4000 Ded 77
 \$5000 Ded 83

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$14 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 13

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 42 | 32 | 60 | 53 | 197 | 182 | 152 | 116 |
| | 2,3 | | 40 | 31 | 58 | 49 | 180 | 165 | 139 | 105 |
| | 4,5 | | 35 | 26 | 52 | 42 | 143 | 133 | 109 | 85 |
| | 6-9 | | 31 | 24 | 44 | 37 | 126 | 116 | 97 | 74 |
| 4,501- 6,000 | 1 | 2 | 68 | 60 | 103 | 96 | 386 | 356 | 295 | 225 |
| | 2,3 | | 65 | 58 | 100 | 90 | 351 | 322 | 269 | 206 |
| | 4,5 | | 58 | 49 | 86 | 77 | 281 | 258 | 217 | 164 |
| | 6-9 | | 52 | 42 | 76 | 68 | 246 | 224 | 189 | 143 |
| 6,001- 8,000 | 1 | 3 | 89 | 82 | 132 | 125 | 531 | 489 | 407 | 313 |
| | 2,3 | | 86 | 77 | 126 | 119 | 486 | 443 | 372 | 282 |
| | 4,5 | | 74 | 67 | 110 | 101 | 386 | 356 | 295 | 227 |
| | 6-9 | | 67 | 59 | 100 | 90 | 338 | 310 | 258 | 198 |
| 8,001-10,000 | 1 | 4 | 112 | 103 | 171 | 163 | 792 | 729 | 607 | 462 |
| | 2,3 | | 107 | 100 | 163 | 155 | 721 | 663 | 552 | 422 |
| | 4,5 | | 94 | 84 | 139 | 131 | 578 | 530 | 443 | 338 |
| | 6-9 | | 83 | 74 | 125 | 116 | 504 | 462 | 386 | 295 |
| 10,001-15,000 | 1 | 5 | 151 | 143 | 237 | 225 | 1043 | 960 | 799 | 612 |
| | 2,3 | | 144 | 137 | 222 | 214 | 948 | 873 | 727 | 555 |
| | 4,5 | | 125 | 116 | 189 | 181 | 758 | 698 | 580 | 443 |
| | 6-9 | | 112 | 103 | 169 | 161 | 663 | 609 | 508 | 389 |
| 15,001-20,000 | 1 | 6 | 210 | 201 | 330 | 316 | 1273 | 1171 | 973 | 746 |
| | 2,3 | | 199 | 192 | 312 | 300 | 1158 | 1064 | 886 | 678 |
| | 4,5 | | 171 | 163 | 267 | 257 | 926 | 849 | 709 | 542 |
| | 6-9 | | 151 | 143 | 237 | 225 | 811 | 744 | 620 | 474 |
| 20,001-25,000 | 1 | 7 | 268 | 257 | 419 | 402 | 1409 | 1294 | 1080 | 827 |
| | 2,3 | | 256 | 245 | 399 | 382 | 1279 | 1177 | 982 | 749 |
| | 4,5 | | 217 | 210 | 340 | 328 | 1024 | 941 | 786 | 600 |
| | 6-9 | | 192 | 183 | 299 | 288 | 897 | 824 | 687 | 524 |
| 25,001-40,000 | 1 | 8 | 386 | 373 | 608 | 582 | 1710 | 1572 | 1311 | 1002 |
| | 2,3 | | 370 | 355 | 579 | 556 | 1555 | 1430 | 1191 | 913 |
| | 4,5 | | 312 | 300 | 492 | 472 | 1244 | 1145 | 954 | 729 |
| | 6-9 | | 277 | 267 | 431 | 416 | 1088 | 1000 | 833 | 638 |
| 40,001-65,000 | 1 | 10 | 626 | 604 | 980 | 942 | 2359 | 2167 | 1806 | 1384 |
| | 2,3 | | 597 | 573 | 932 | 897 | 2144 | 1970 | 1642 | 1260 |
| | 4,5 | | 508 | 488 | 795 | 764 | 1713 | 1577 | 1314 | 1007 |
| | 6-9 | | 449 | 430 | 700 | 673 | 1498 | 1378 | 1149 | 881 |
| 65,001-90,000 | 1 | 11 | 955 | 919 | 1494 | 1438 | 2952 | 2716 | 2261 | 1734 |
| | 2,3 | | 910 | 876 | 1423 | 1368 | 2685 | 2468 | 2056 | 1574 |
| | 4,5 | | 772 | 743 | 1211 | 1165 | 2148 | 1973 | 1645 | 1260 |
| | 6-9 | | 681 | 655 | 1068 | 1026 | 1879 | 1725 | 1440 | 1103 |
| Over 90,000 | 1 | 12 | 1337 | 1285 | 2091 | 2010 | 4289 | 3942 | 3285 | 2514 |
| | 2,3 | | 1273 | 1223 | 1989 | 1913 | 3899 | 3583 | 2985 | 2286 |
| | 4,5 | | 1083 | 1041 | 1691 | 1629 | 3118 | 2867 | 2387 | 1828 |
| | 6-9 | | 954 | 918 | 1492 | 1435 | 2729 | 2508 | 2090 | 1599 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
 \$300 Ded 14
 \$500 Ded 22
 \$1000 Ded 38
 \$2000 Ded 58
 \$3000 Ded 71
 \$4000 Ded 79
 \$5000 Ded 85

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$14 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 14

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 42 | 33 | 62 | 53 | 220 | 202 | 167 | 128 |
| | 2,3 | | 40 | 31 | 61 | 51 | 198 | 183 | 152 | 116 |
| | 4,5 | | 34 | 26 | 51 | 42 | 161 | 146 | 123 | 94 |
| | 6-9 | | 33 | 25 | 46 | 35 | 139 | 128 | 106 | 82 |
| 4,501- 6,000 | 1 | 2 | 70 | 62 | 104 | 95 | 429 | 394 | 328 | 253 |
| | 2,3 | | 68 | 60 | 98 | 90 | 389 | 358 | 297 | 230 |
| | 4,5 | | 60 | 48 | 87 | 77 | 312 | 285 | 238 | 183 |
| | 6-9 | | 53 | 43 | 77 | 68 | 273 | 252 | 208 | 161 |
| 6,001- 8,000 | 1 | 3 | 90 | 81 | 134 | 125 | 590 | 542 | 449 | 346 |
| | 2,3 | | 87 | 77 | 128 | 121 | 536 | 493 | 410 | 316 |
| | 4,5 | | 74 | 65 | 111 | 103 | 429 | 394 | 328 | 253 |
| | 6-9 | | 68 | 60 | 98 | 90 | 375 | 343 | 287 | 221 |
| 8,001-10,000 | 1 | 4 | 113 | 105 | 171 | 163 | 877 | 808 | 671 | 515 |
| | 2,3 | | 109 | 101 | 164 | 155 | 798 | 733 | 610 | 468 |
| | 4,5 | | 95 | 87 | 139 | 129 | 638 | 585 | 489 | 375 |
| | 6-9 | | 83 | 75 | 124 | 114 | 557 | 514 | 429 | 328 |
| 10,001-15,000 | 1 | 5 | 154 | 143 | 234 | 225 | 1155 | 1062 | 884 | 678 |
| | 2,3 | | 147 | 137 | 224 | 215 | 1052 | 966 | 805 | 614 |
| | 4,5 | | 125 | 117 | 190 | 182 | 841 | 773 | 642 | 493 |
| | 6-9 | | 112 | 104 | 169 | 160 | 735 | 676 | 563 | 430 |
| 15,001-20,000 | 1 | 6 | 211 | 202 | 328 | 318 | 1409 | 1295 | 1080 | 827 |
| | 2,3 | | 201 | 193 | 312 | 301 | 1282 | 1179 | 982 | 752 |
| | 4,5 | | 173 | 164 | 267 | 258 | 1024 | 942 | 786 | 601 |
| | 6-9 | | 154 | 143 | 234 | 225 | 897 | 824 | 687 | 526 |
| 20,001-25,000 | 1 | 7 | 272 | 260 | 418 | 404 | 1560 | 1434 | 1195 | 913 |
| | 2,3 | | 259 | 249 | 400 | 384 | 1418 | 1303 | 1084 | 832 |
| | 4,5 | | 220 | 211 | 338 | 325 | 1134 | 1042 | 868 | 666 |
| | 6-9 | | 194 | 185 | 301 | 289 | 993 | 911 | 759 | 580 |
| 25,001-40,000 | 1 | 8 | 391 | 374 | 609 | 584 | 1895 | 1741 | 1450 | 1112 |
| | 2,3 | | 372 | 359 | 580 | 557 | 1722 | 1585 | 1319 | 1010 |
| | 4,5 | | 318 | 305 | 492 | 474 | 1378 | 1264 | 1053 | 808 |
| | 6-9 | | 279 | 271 | 434 | 417 | 1204 | 1109 | 923 | 706 |
| 40,001-65,000 | 1 | 10 | 630 | 609 | 983 | 946 | 2611 | 2400 | 2000 | 1529 |
| | 2,3 | | 601 | 578 | 935 | 900 | 2373 | 2180 | 1817 | 1391 |
| | 4,5 | | 512 | 492 | 797 | 765 | 1898 | 1746 | 1453 | 1112 |
| | 6-9 | | 450 | 432 | 700 | 674 | 1661 | 1528 | 1272 | 973 |
| 65,001-90,000 | 1 | 11 | 963 | 924 | 1497 | 1441 | 3270 | 3006 | 2505 | 1917 |
| | 2,3 | | 916 | 880 | 1425 | 1371 | 2974 | 2732 | 2275 | 1743 |
| | 4,5 | | 780 | 750 | 1213 | 1166 | 2379 | 2186 | 1819 | 1394 |
| | 6-9 | | 686 | 661 | 1071 | 1028 | 2081 | 1911 | 1591 | 1220 |
| Over 90,000 | 1 | 12 | 1348 | 1294 | 2093 | 2012 | 4750 | 4365 | 3636 | 2784 |
| | 2,3 | | 1279 | 1230 | 1994 | 1916 | 4317 | 3966 | 3305 | 2533 |
| | 4,5 | | 1091 | 1048 | 1695 | 1630 | 3453 | 3172 | 2642 | 2024 |
| | 6-9 | | 962 | 922 | 1494 | 1434 | 3020 | 2775 | 2312 | 1771 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

| | |
|------------|----|
| \$300 Ded | 14 |
| \$500 Ded | 22 |
| \$1000 Ded | 37 |
| \$2000 Ded | 57 |
| \$3000 Ded | 70 |
| \$4000 Ded | 78 |
| \$5000 Ded | 84 |

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

| | |
|---|-----|
| \$1,000 Ded - Charge this % of \$500 Ded. Premium | 94% |
| \$2,000 Ded - Charge this % of \$500 Ded. Premium | 88% |
| \$3,000 Ded - Charge this % of \$500 Ded. Premium | 83% |
| \$4,000 Ded - Charge this % of \$500 Ded. Premium | 80% |
| \$5,000 Ded - Charge this % of \$500 Ded. Premium | 78% |

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$14 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 15

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 40 | 32 | 60 | 54 | 190 | 173 | 146 | 109 |
| | 2,3 | | 39 | 30 | 58 | 52 | 173 | 158 | 130 | 101 |
| | 4,5 | | 35 | 27 | 52 | 41 | 139 | 126 | 105 | 81 |
| | 6-9 | | 30 | 24 | 46 | 37 | 120 | 109 | 93 | 71 |
| 4,501- 6,000 | 1 | 2 | 69 | 63 | 104 | 96 | 369 | 338 | 281 | 217 |
| | 2,3 | | 66 | 58 | 100 | 93 | 335 | 307 | 257 | 195 |
| | 4,5 | | 58 | 52 | 87 | 78 | 266 | 246 | 205 | 157 |
| | 6-9 | | 53 | 44 | 77 | 69 | 233 | 214 | 179 | 136 |
| 6,001- 8,000 | 1 | 3 | 90 | 82 | 135 | 128 | 508 | 465 | 388 | 297 |
| | 2,3 | | 84 | 77 | 129 | 122 | 461 | 424 | 353 | 269 |
| | 4,5 | | 75 | 66 | 111 | 104 | 370 | 338 | 281 | 217 |
| | 6-9 | | 66 | 58 | 100 | 93 | 322 | 295 | 247 | 190 |
| 8,001-10,000 | 1 | 4 | 112 | 105 | 170 | 164 | 756 | 695 | 579 | 443 |
| | 2,3 | | 109 | 101 | 164 | 157 | 688 | 632 | 526 | 402 |
| | 4,5 | | 94 | 87 | 140 | 132 | 549 | 507 | 421 | 322 |
| | 6-9 | | 83 | 76 | 124 | 118 | 483 | 443 | 369 | 281 |
| 10,001-15,000 | 1 | 5 | 154 | 146 | 238 | 227 | 995 | 913 | 762 | 583 |
| | 2,3 | | 146 | 138 | 226 | 216 | 904 | 832 | 693 | 530 |
| | 4,5 | | 127 | 119 | 191 | 183 | 724 | 666 | 553 | 424 |
| | 6-9 | | 111 | 104 | 169 | 163 | 635 | 580 | 486 | 372 |
| 15,001-20,000 | 1 | 6 | 210 | 202 | 332 | 319 | 1214 | 1115 | 929 | 712 |
| | 2,3 | | 202 | 194 | 316 | 305 | 1103 | 1013 | 846 | 647 |
| | 4,5 | | 170 | 164 | 269 | 259 | 882 | 812 | 676 | 518 |
| | 6-9 | | 152 | 145 | 238 | 227 | 771 | 709 | 593 | 453 |
| 20,001-25,000 | 1 | 7 | 270 | 261 | 424 | 408 | 1344 | 1235 | 1027 | 787 |
| | 2,3 | | 259 | 249 | 402 | 388 | 1223 | 1123 | 935 | 716 |
| | 4,5 | | 221 | 210 | 345 | 332 | 978 | 898 | 749 | 572 |
| | 6-9 | | 194 | 186 | 304 | 290 | 855 | 787 | 654 | 499 |
| 25,001-40,000 | 1 | 8 | 391 | 375 | 613 | 590 | 1632 | 1498 | 1250 | 957 |
| | 2,3 | | 373 | 357 | 584 | 561 | 1484 | 1363 | 1137 | 870 |
| | 4,5 | | 317 | 306 | 498 | 478 | 1187 | 1090 | 908 | 697 |
| | 6-9 | | 279 | 269 | 437 | 421 | 1038 | 954 | 793 | 607 |
| 40,001-65,000 | 1 | 10 | 633 | 608 | 992 | 954 | 2248 | 2065 | 1721 | 1319 |
| | 2,3 | | 604 | 582 | 944 | 909 | 2043 | 1879 | 1564 | 1201 |
| | 4,5 | | 513 | 494 | 805 | 773 | 1635 | 1501 | 1251 | 959 |
| | 6-9 | | 453 | 435 | 709 | 682 | 1430 | 1315 | 1096 | 840 |
| 65,001-90,000 | 1 | 11 | 966 | 928 | 1512 | 1453 | 2815 | 2588 | 2156 | 1650 |
| | 2,3 | | 917 | 882 | 1440 | 1382 | 2561 | 2351 | 1960 | 1500 |
| | 4,5 | | 782 | 753 | 1223 | 1177 | 2047 | 1882 | 1567 | 1201 |
| | 6-9 | | 689 | 663 | 1081 | 1038 | 1790 | 1647 | 1371 | 1050 |
| Over 90,000 | 1 | 12 | 1351 | 1299 | 2113 | 2030 | 4088 | 3759 | 3130 | 2397 |
| | 2,3 | | 1286 | 1235 | 2010 | 1934 | 3717 | 3415 | 2845 | 2180 |
| | 4,5 | | 1095 | 1050 | 1712 | 1644 | 2974 | 2732 | 2275 | 1743 |
| | 6-9 | | 964 | 927 | 1509 | 1451 | 2600 | 2391 | 1992 | 1526 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
 \$300 Ded 13
 \$500 Ded 19
 \$1000 Ded 34
 \$2000 Ded 52
 \$3000 Ded 63
 \$4000 Ded 70
 \$5000 Ded 75

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$13 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 16

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 53 | 43 | 77 | 68 | 231 | 211 | 176 | 136 |
| | 2,3 | | 51 | 42 | 74 | 65 | 208 | 192 | 161 | 124 |
| | 4,5 | | 43 | 34 | 65 | 57 | 167 | 155 | 128 | 98 |
| | 6-9 | | 40 | 31 | 60 | 48 | 146 | 136 | 111 | 86 |
| 4,501- 6,000 | 1 | 2 | 90 | 81 | 134 | 125 | 449 | 413 | 343 | 263 |
| | 2,3 | | 87 | 77 | 128 | 121 | 407 | 375 | 313 | 239 |
| | 4,5 | | 74 | 65 | 111 | 103 | 328 | 300 | 252 | 192 |
| | 6-9 | | 68 | 60 | 98 | 90 | 287 | 262 | 220 | 167 |
| 6,001- 8,000 | 1 | 3 | 116 | 108 | 177 | 168 | 619 | 569 | 473 | 363 |
| | 2,3 | | 111 | 103 | 168 | 158 | 563 | 518 | 430 | 331 |
| | 4,5 | | 95 | 87 | 143 | 136 | 449 | 414 | 343 | 263 |
| | 6-9 | | 87 | 77 | 128 | 121 | 394 | 362 | 301 | 231 |
| 8,001-10,000 | 1 | 4 | 147 | 137 | 224 | 215 | 923 | 846 | 705 | 541 |
| | 2,3 | | 139 | 129 | 212 | 203 | 840 | 771 | 641 | 490 |
| | 4,5 | | 121 | 112 | 184 | 175 | 669 | 614 | 514 | 394 |
| | 6-9 | | 108 | 98 | 163 | 154 | 585 | 539 | 449 | 343 |
| 10,001-15,000 | 1 | 5 | 198 | 190 | 311 | 298 | 1214 | 1115 | 929 | 712 |
| | 2,3 | | 190 | 182 | 297 | 284 | 1103 | 1013 | 844 | 647 |
| | 4,5 | | 163 | 154 | 253 | 242 | 882 | 812 | 675 | 518 |
| | 6-9 | | 143 | 136 | 221 | 212 | 771 | 709 | 591 | 453 |
| 15,001-20,000 | 1 | 6 | 279 | 267 | 436 | 418 | 1479 | 1359 | 1134 | 868 |
| | 2,3 | | 266 | 256 | 413 | 398 | 1345 | 1236 | 1030 | 787 |
| | 4,5 | | 225 | 216 | 354 | 338 | 1077 | 989 | 824 | 629 |
| | 6-9 | | 198 | 190 | 311 | 298 | 939 | 865 | 721 | 550 |
| 20,001-25,000 | 1 | 7 | 358 | 342 | 556 | 535 | 1637 | 1505 | 1254 | 960 |
| | 2,3 | | 338 | 325 | 528 | 508 | 1489 | 1368 | 1140 | 873 |
| | 4,5 | | 289 | 279 | 450 | 432 | 1191 | 1094 | 911 | 698 |
| | 6-9 | | 256 | 243 | 397 | 380 | 1040 | 957 | 798 | 609 |
| 25,001-40,000 | 1 | 8 | 513 | 493 | 804 | 773 | 1990 | 1827 | 1524 | 1166 |
| | 2,3 | | 489 | 470 | 767 | 737 | 1809 | 1662 | 1384 | 1059 |
| | 4,5 | | 414 | 400 | 651 | 626 | 1446 | 1329 | 1109 | 846 |
| | 6-9 | | 367 | 354 | 575 | 553 | 1264 | 1163 | 969 | 740 |
| 40,001-65,000 | 1 | 10 | 832 | 799 | 1303 | 1253 | 2741 | 2520 | 2097 | 1607 |
| | 2,3 | | 793 | 760 | 1240 | 1192 | 2490 | 2291 | 1910 | 1462 |
| | 4,5 | | 674 | 648 | 1056 | 1014 | 1992 | 1831 | 1527 | 1169 |
| | 6-9 | | 595 | 571 | 927 | 893 | 1743 | 1604 | 1334 | 1024 |
| 65,001-90,000 | 1 | 11 | 1266 | 1218 | 1988 | 1908 | 3431 | 3156 | 2627 | 2012 |
| | 2,3 | | 1205 | 1159 | 1890 | 1818 | 3119 | 2867 | 2388 | 1828 |
| | 4,5 | | 1027 | 987 | 1609 | 1549 | 2495 | 2293 | 1911 | 1465 |
| | 6-9 | | 905 | 871 | 1416 | 1364 | 2180 | 2006 | 1672 | 1279 |
| Over 90,000 | 1 | 12 | 1771 | 1703 | 2775 | 2668 | 4985 | 4583 | 3816 | 2923 |
| | 2,3 | | 1686 | 1619 | 2641 | 2541 | 4530 | 4164 | 3469 | 2656 |
| | 4,5 | | 1433 | 1380 | 2248 | 2161 | 3623 | 3332 | 2775 | 2124 |
| | 6-9 | | 1264 | 1216 | 1982 | 1903 | 3170 | 2915 | 2427 | 1858 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
\$300 Ded 16
\$500 Ded 25
\$1000 Ded 44
\$2000 Ded 67
\$3000 Ded 82
\$4000 Ded 91
\$5000 Ded 98

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$16 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 17-26

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 61 | 51 | 88 | 79 | 300 | 275 | 230 | 174 |
| | 2,3 | | 60 | 48 | 83 | 75 | 272 | 250 | 208 | 161 |
| | 4,5 | | 48 | 40 | 73 | 64 | 217 | 198 | 167 | 127 |
| | 6-9 | | 46 | 35 | 65 | 57 | 190 | 174 | 146 | 111 |
| 4,501- 6,000 | 1 | 2 | 101 | 91 | 151 | 142 | 582 | 536 | 445 | 341 |
| | 2,3 | | 96 | 88 | 143 | 136 | 529 | 486 | 405 | 310 |
| | 4,5 | | 82 | 74 | 124 | 114 | 422 | 389 | 322 | 249 |
| | 6-9 | | 74 | 65 | 112 | 104 | 372 | 341 | 282 | 217 |
| 6,001- 8,000 | 1 | 3 | 129 | 122 | 201 | 193 | 803 | 737 | 613 | 471 |
| | 2,3 | | 125 | 117 | 193 | 184 | 729 | 669 | 557 | 429 |
| | 4,5 | | 109 | 101 | 164 | 155 | 583 | 537 | 446 | 343 |
| | 6-9 | | 96 | 88 | 147 | 137 | 511 | 470 | 391 | 300 |
| 8,001-10,000 | 1 | 4 | 167 | 156 | 258 | 245 | 1196 | 1099 | 915 | 701 |
| | 2,3 | | 158 | 150 | 242 | 234 | 1088 | 998 | 832 | 638 |
| | 4,5 | | 136 | 126 | 208 | 198 | 870 | 799 | 666 | 509 |
| | 6-9 | | 121 | 112 | 185 | 177 | 761 | 698 | 582 | 445 |
| 10,001-15,000 | 1 | 5 | 228 | 217 | 358 | 342 | 1574 | 1446 | 1204 | 925 |
| | 2,3 | | 216 | 208 | 338 | 325 | 1430 | 1315 | 1096 | 841 |
| | 4,5 | | 185 | 177 | 289 | 279 | 1145 | 1053 | 876 | 671 |
| | 6-9 | | 164 | 155 | 256 | 243 | 1001 | 919 | 765 | 585 |
| 15,001-20,000 | 1 | 6 | 319 | 306 | 499 | 480 | 1920 | 1766 | 1470 | 1125 |
| | 2,3 | | 305 | 292 | 475 | 458 | 1746 | 1607 | 1336 | 1024 |
| | 4,5 | | 259 | 249 | 405 | 389 | 1396 | 1285 | 1069 | 818 |
| | 6-9 | | 228 | 217 | 358 | 342 | 1223 | 1123 | 935 | 717 |
| 20,001-25,000 | 1 | 7 | 405 | 391 | 637 | 616 | 2124 | 1953 | 1626 | 1245 |
| | 2,3 | | 387 | 372 | 609 | 584 | 1931 | 1775 | 1478 | 1133 |
| | 4,5 | | 328 | 318 | 517 | 497 | 1545 | 1422 | 1181 | 905 |
| | 6-9 | | 290 | 279 | 456 | 439 | 1351 | 1242 | 1035 | 790 |
| 25,001-40,000 | 1 | 8 | 588 | 567 | 922 | 888 | 2581 | 2372 | 1976 | 1513 |
| | 2,3 | | 560 | 536 | 879 | 847 | 2347 | 2158 | 1797 | 1377 |
| | 4,5 | | 475 | 458 | 748 | 719 | 1876 | 1725 | 1438 | 1100 |
| | 6-9 | | 418 | 404 | 661 | 633 | 1642 | 1509 | 1258 | 963 |
| 40,001-65,000 | 1 | 10 | 953 | 915 | 1494 | 1434 | 3558 | 3270 | 2725 | 2085 |
| | 2,3 | | 906 | 872 | 1420 | 1368 | 3234 | 2974 | 2477 | 1895 |
| | 4,5 | | 771 | 739 | 1212 | 1165 | 2586 | 2379 | 1980 | 1516 |
| | 6-9 | | 678 | 654 | 1070 | 1027 | 2263 | 2081 | 1734 | 1326 |
| 65,001-90,000 | 1 | 11 | 1449 | 1393 | 2279 | 2192 | 4453 | 4093 | 3410 | 2611 |
| | 2,3 | | 1380 | 1326 | 2170 | 2086 | 4050 | 3722 | 3102 | 2375 |
| | 4,5 | | 1173 | 1127 | 1848 | 1774 | 3239 | 2977 | 2479 | 1899 |
| | 6-9 | | 1035 | 996 | 1626 | 1564 | 2833 | 2604 | 2170 | 1662 |
| Over 90,000 | 1 | 12 | 2028 | 1949 | 3182 | 3060 | 6469 | 5946 | 4952 | 3794 |
| | 2,3 | | 1926 | 1856 | 3031 | 2914 | 5881 | 5404 | 4502 | 3449 |
| | 4,5 | | 1643 | 1579 | 2580 | 2478 | 4704 | 4322 | 3601 | 2757 |
| | 6-9 | | 1447 | 1392 | 2274 | 2185 | 4113 | 3781 | 3150 | 2413 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
\$300 Ded 38
\$500 Ded 59
\$1000 Ded 102
\$2000 Ded 157
\$3000 Ded 190
\$4000 Ded 213
\$5000 Ded 229

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$38 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 27

| Original Cost New Complete Automobile Chassis & Body | Age Group Code | Original Cost New Code | Other than Collision | | | | Collision | | | |
|--|----------------|------------------------|----------------------|-------|---------------|-------|-------------|-------|--------|--------|
| | | | Fire, Theft, CAC | | Comprehensive | | Deductibles | | | |
| | | | \$300 | \$500 | \$300 | \$500 | \$300 | \$500 | \$1000 | \$2000 |
| \$0- 4,500 | 1 | 1 | 29 | 21 | 40 | 31 | 139 | 128 | 106 | 82 |
| | 2,3 | | 27 | 20 | 38 | 29 | 126 | 116 | 97 | 74 |
| | 4,5 | | 26 | 18 | 34 | 26 | 101 | 94 | 78 | 59 |
| | 6-9 | | 25 | 16 | 31 | 21 | 87 | 82 | 69 | 52 |
| 4,501- 6,000 | 1 | 2 | 47 | 38 | 69 | 61 | 273 | 252 | 208 | 161 |
| | 2,3 | | 46 | 35 | 65 | 57 | 247 | 227 | 190 | 146 |
| | 4,5 | | 40 | 31 | 60 | 48 | 197 | 182 | 152 | 116 |
| | 6-9 | | 35 | 27 | 51 | 42 | 173 | 161 | 133 | 102 |
| 6,001- 8,000 | 1 | 3 | 61 | 51 | 88 | 79 | 375 | 344 | 287 | 221 |
| | 2,3 | | 60 | 48 | 83 | 75 | 341 | 313 | 261 | 199 |
| | 4,5 | | 48 | 40 | 73 | 64 | 273 | 252 | 208 | 161 |
| | 6-9 | | 46 | 35 | 65 | 57 | 238 | 220 | 183 | 139 |
| 8,001-10,000 | 1 | 4 | 74 | 65 | 109 | 101 | 558 | 514 | 429 | 328 |
| | 2,3 | | 70 | 62 | 104 | 95 | 509 | 467 | 389 | 297 |
| | 4,5 | | 62 | 53 | 90 | 81 | 407 | 373 | 312 | 238 |
| | 6-9 | | 56 | 46 | 81 | 73 | 356 | 328 | 273 | 208 |
| 10,001-15,000 | 1 | 5 | 98 | 90 | 149 | 139 | 735 | 676 | 564 | 430 |
| | 2,3 | | 95 | 87 | 141 | 133 | 668 | 613 | 512 | 392 |
| | 4,5 | | 81 | 73 | 122 | 113 | 536 | 490 | 410 | 313 |
| | 6-9 | | 73 | 64 | 109 | 101 | 468 | 430 | 358 | 275 |
| 15,001-20,000 | 1 | 6 | 134 | 125 | 203 | 195 | 897 | 824 | 688 | 526 |
| | 2,3 | | 128 | 121 | 195 | 188 | 817 | 749 | 625 | 480 |
| | 4,5 | | 111 | 103 | 168 | 158 | 653 | 600 | 499 | 382 |
| | 6-9 | | 98 | 90 | 149 | 139 | 571 | 524 | 437 | 335 |
| 20,001-25,000 | 1 | 7 | 169 | 160 | 260 | 250 | 994 | 913 | 761 | 582 |
| | 2,3 | | 163 | 154 | 245 | 236 | 904 | 830 | 691 | 529 |
| | 4,5 | | 139 | 129 | 211 | 202 | 722 | 663 | 553 | 422 |
| | 6-9 | | 124 | 114 | 188 | 178 | 632 | 580 | 486 | 372 |
| 25,001-40,000 | 1 | 8 | 241 | 232 | 374 | 363 | 1206 | 1109 | 925 | 706 |
| | 2,3 | | 230 | 221 | 359 | 344 | 1096 | 1007 | 841 | 641 |
| | 4,5 | | 197 | 189 | 306 | 293 | 876 | 805 | 671 | 514 |
| | 6-9 | | 175 | 167 | 271 | 259 | 765 | 705 | 585 | 449 |
| 40,001-65,000 | 1 | 10 | 393 | 378 | 606 | 583 | 1662 | 1528 | 1273 | 973 |
| | 2,3 | | 373 | 360 | 578 | 556 | 1512 | 1387 | 1155 | 886 |
| | 4,5 | | 319 | 306 | 492 | 474 | 1207 | 1111 | 926 | 709 |
| | 6-9 | | 279 | 271 | 432 | 414 | 1057 | 972 | 808 | 620 |
| 65,001-90,000 | 1 | 11 | 597 | 575 | 924 | 890 | 2081 | 1914 | 1592 | 1220 |
| | 2,3 | | 570 | 548 | 880 | 849 | 1892 | 1740 | 1449 | 1111 |
| | 4,5 | | 483 | 465 | 751 | 721 | 1513 | 1390 | 1159 | 888 |
| | 6-9 | | 426 | 410 | 663 | 634 | 1322 | 1217 | 1013 | 775 |
| Over 90,000 | 1 | 12 | 833 | 800 | 1295 | 1246 | 3022 | 2777 | 2313 | 1771 |
| | 2,3 | | 793 | 764 | 1231 | 1185 | 2745 | 2525 | 2103 | 1610 |
| | 4,5 | | 676 | 650 | 1049 | 1009 | 2196 | 2019 | 1683 | 1288 |
| | 6-9 | | 596 | 574 | 922 | 888 | 1923 | 1768 | 1471 | 1127 |

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
\$300 Ded 8
\$500 Ded 13
\$1000 Ded 22
\$2000 Ded 34
\$3000 Ded 41
\$4000 Ded 46
\$5000 Ded 49

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$8 to the \$300 deductible limited collision premium.