

Commonwealth Automobile Reinsurers
Van Pools
Liability Coverages for Which Rates Vary by Territory

2003 CAR
Schedule 107-6
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A-1 (20/40)	<u>2002 Base Rates</u>	<u>2003 Factors</u>	<u>2003 Base Rates</u>
Territory:			
1	434	1.191	517
2	399	1.296	517
3	442	1.140	504
4	389	1.296	504
5	470	1.072	504
6	625	1.294	809
7	689	1.174	809
8	625	1.294	809
9	820	0.987	809
10	900	1.296	1166
11	751	1.296	973
12	739	1.295	957
13	924	1.295	1197
14	796	1.295	1031
15	873	1.296	1131
16	983	1.295	1273
17	1378	1.295	1785
18-22	1490	1.295	1930
23	1378	1.295	1785
24-26	1490	1.295	1930
27	434	1.295	562
A-2			
Territory:			
1	76	1.224	93
2	72	1.292	93
3	76	0.447	34
4	26	1.308	34
5	30	1.133	34
6	107	1.299	139
7	117	0.444	52
8	40	1.300	52
9	142	0.366	52
10	161	1.292	208
11	43	1.302	56
12	43	1.302	56
13	167	1.293	216
14	50	1.300	65
15	53	1.302	69
16	59	1.288	76
17	83	1.289	107
18-22	268	1.295	347
23	83	1.289	107
24-26	268	1.295	347
27	76	1.289	98

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PDL	2002		2003	2003
	<u>Base Rates</u>		<u>Factors</u>	<u>Base Rates</u>
Territory:				
	1	414	1.191	493
	2	381	1.294	493
	3	414	1.249	517
	4	399	1.296	517
	5	478	1.082	517
	6	582	1.296	754
	7	639	1.297	829
	8	640	1.295	829
	9	756	1.097	829
	10	830	1.295	1075
	11	754	1.294	976
	12	759	1.295	983
	13	854	1.295	1106
	14	813	1.295	1053
	15	895	1.295	1159
	16	1009	1.295	1307
	17	1366	1.295	1769
	18 - 22	1366	1.295	1769
	23	1366	1.295	1769
	24 - 26	1366	1.295	1769
	27	414	1.295	536
B (20/40)				
Territory:				
	1	117	1.171	137
	2	106	1.292	137
	3	120	1.392	167
	4	129	1.295	167
	5	160	1.044	167
	6	169	1.296	219
	7	187	1.455	272
	8	210	1.295	272
	9	224	1.214	272
	10	245	1.294	317
	11	245	1.294	317
	12	251	1.295	325
	13	258	1.295	334
	14	270	1.296	350
	15	300	1.297	389
	16	342	1.295	443
	17	453	1.296	587
	18-22	415	1.294	537
	23	453	1.296	587
	24-26	415	1.294	537
	27	117	1.299	152

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**Van Pools
Liability Coverages for Which Rates Do Not Vary by Territory**

Coverage D

\$ 5,000	2
\$ 10,000	4

Coverage U

	<u>U-1</u> <u>Uninsured</u>	<u>U-2</u> <u>Underinsured*</u>
20/40	7	0
20/50	8	1
25/50	9	4
35/80	10	14
50/100	11	23
100/300	12	49
250/500	13	129
500/500	16	330

* U-2 rates are based on 100% of the Private Passenger U-2 rates,
adjusted for Commercial profit and commission.

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**Van Pools
Physical Damage Rates**

To calculate the 2003 Van Pool Physical Damage Rates, multiply the 2002 Van Pool Physical Damage Rates by the following factors:

Collision	1.0800
Comprehensive	1.4750