

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 27
\$500 Ded	\$ 32
\$1000 Ded	\$ 54
\$2000 Ded	\$ 83
\$3000 Ded	\$103
\$4000 Ded	\$115
\$5000 Ded	\$124

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-123
C.A.R.
4/1/2013

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
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	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
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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 \$ 27

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\$4000 Ded \$115

\$5000 Ded \$124

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-124
C.A.R.
4/1/2013

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
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	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
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	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
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	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

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\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-125
C.A.R.
4/1/2013

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
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25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
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	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
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For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-126
C.A.R.
4/1/2013

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
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4,501- 6,000	1	2	141	136	218	212	608	574	511	413
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	6-9		116	111	179	174	348	328	292	236
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	2,3		173	168	270	262	697	658	586	474
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	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
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10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
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	6-9		409	397	639	620	1661	1567	1395	1128
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\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

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C.A.R.
4/1/2013

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

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C.A.R.
4/1/2013

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-129
C.A.R.
4/1/2013

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-131
C.A.R.
4/1/2013

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	84	79	129	124	214	202	180	145
	2,3		84	79	128	123	204	192	171	138
	4,5		82	77	125	120	192	181	161	130
	6-9		75	70	114	109	153	144	128	104
4,501- 6,000	1	2	88	83	134	129	270	255	227	184
	2,3		87	82	133	128	255	241	214	174
	4,5		85	80	130	125	237	224	199	161
	6-9		77	72	118	113	180	170	151	122
6,001- 8,000	1	3	102	97	157	152	319	301	268	217
	2,3		101	96	155	150	300	283	252	204
	4,5		98	93	151	146	278	262	233	189
	6-9		88	83	135	130	205	193	172	139
8,001-10,000	1	4	128	123	198	192	400	377	336	271
	2,3		127	122	196	190	374	353	314	254
	4,5		123	118	190	184	342	323	287	233
	6-9		107	102	164	159	244	230	205	166
10,001-15,000	1	5	152	147	237	230	513	484	431	348
	2,3		150	145	234	227	478	451	401	325
	4,5		145	140	226	219	436	411	366	296
	6-9		125	120	193	187	300	283	252	204
15,001-20,000	1	6	201	195	313	304	699	659	587	474
	2,3		198	192	309	300	648	611	544	440
	4,5		190	184	297	288	587	554	493	399
	6-9		160	155	249	242	392	370	329	266
20,001-25,000	1	7	179	174	280	272	753	710	632	511
	2,3		177	172	276	268	699	659	587	474
	4,5		170	165	266	258	632	596	530	429
	6-9		145	140	225	218	420	396	352	285
25,001-40,000	1	8	184	179	287	279	849	801	713	577
	2,3		181	176	283	275	787	742	660	534
	4,5		175	170	273	265	710	670	596	482
	6-9		148	143	230	223	467	441	392	318
40,001-65,000	1	10	239	232	374	363	1085	1024	911	737
	2,3		235	228	368	357	1003	946	842	681
	4,5		226	219	352	342	903	852	758	613
	6-9		187	182	294	285	584	551	490	397
65,001-90,000	1	11	255	248	399	387	1182	1115	992	803
	2,3		251	244	392	381	1092	1030	917	742
	4,5		241	234	376	365	982	926	824	667
	6-9		200	194	312	303	632	596	530	429
Charge per \$1000 over \$90,000	1	12	0.73	0.71	1.15	1.11	9.66	9.11	8.11	6.56
	2,3		0.73	0.71	1.15	1.11	9.66	9.11	8.11	6.56
	4,5		0.73	0.71	1.15	1.11	9.66	9.11	8.11	6.56
	6-9		0.73	0.71	1.15	1.11	9.66	9.11	8.11	6.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 11

\$1000 Ded \$ 19

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 43

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

R-133
C.A.R.
4/1/2013

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	79	74	121	116	211	199	177	143
	2,3		79	74	120	115	201	190	169	137
	4,5		77	72	117	112	189	178	158	128
	6-9		71	66	108	103	151	142	126	102
4,501- 6,000	1	2	82	77	125	120	266	251	223	181
	2,3		81	76	123	118	251	237	211	171
	4,5		79	74	121	116	233	220	196	158
	6-9		73	68	111	106	178	168	150	121
6,001- 8,000	1	3	94	89	144	139	314	296	263	213
	2,3		93	88	143	138	296	279	248	201
	4,5		91	86	139	134	273	258	230	186
	6-9		82	77	125	120	201	190	169	137
8,001-10,000	1	4	116	111	178	173	392	370	329	266
	2,3		114	109	176	171	367	346	308	249
	4,5		111	106	171	166	337	318	283	229
	6-9		98	93	150	145	241	227	202	163
10,001-15,000	1	5	136	131	211	205	502	474	422	341
	2,3		134	129	208	202	469	442	393	318
	4,5		130	125	202	196	427	403	359	290
	6-9		113	108	174	169	296	279	248	201
15,001-20,000	1	6	177	172	276	268	684	645	574	464
	2,3		174	169	272	264	635	599	533	431
	4,5		168	163	262	254	576	543	483	391
	6-9		143	138	221	215	385	363	323	261
20,001-25,000	1	7	159	154	248	241	737	695	619	500
	2,3		157	152	244	237	684	645	574	464
	4,5		152	147	236	229	619	584	520	420
	6-9		130	125	201	195	411	388	345	279
25,001-40,000	1	8	163	158	254	247	832	785	699	565
	2,3		161	156	250	243	771	727	647	523
	4,5		155	150	242	235	696	657	585	473
	6-9		132	127	205	199	458	432	384	311
40,001-65,000	1	10	210	204	328	318	1062	1002	892	721
	2,3		206	200	322	313	982	926	824	667
	4,5		199	193	310	301	884	834	742	600
	6-9		166	161	259	251	572	540	481	389
65,001-90,000	1	11	222	216	348	338	1156	1091	971	786
	2,3		219	213	343	333	1068	1008	897	726
	4,5		211	205	330	320	961	907	807	653
	6-9		176	171	275	267	619	584	520	420
Charge per \$1000 over \$90,000	1	12	0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41
	2,3		0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41
	4,5		0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41
	6-9		0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 11

\$1000 Ded \$ 18

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 42

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	83	78	127	122	211	199	177	143
	2,3		82	77	126	121	201	190	169	137
	4,5		81	76	123	118	189	178	158	128
	6-9		73	68	112	107	151	142	126	102
4,501- 6,000	1	2	86	81	131	126	266	251	223	181
	2,3		85	80	130	125	251	237	211	171
	4,5		83	78	127	122	233	220	196	158
	6-9		76	71	116	111	178	168	150	121
6,001- 8,000	1	3	100	95	153	148	314	296	263	213
	2,3		98	93	151	146	296	279	248	201
	4,5		96	91	147	142	273	258	230	186
	6-9		86	81	132	127	201	190	169	137
8,001-10,000	1	4	124	119	192	186	392	370	329	266
	2,3		123	118	190	184	367	346	308	249
	4,5		119	114	183	178	337	318	283	229
	6-9		104	99	160	155	241	227	202	163
10,001-15,000	1	5	147	142	229	222	502	474	422	341
	2,3		145	140	226	219	469	442	393	318
	4,5		140	135	217	211	427	403	359	290
	6-9		121	116	186	181	296	279	248	201
15,001-20,000	1	6	194	188	302	293	684	645	574	464
	2,3		191	185	298	289	635	599	533	431
	4,5		183	178	286	278	576	543	483	391
	6-9		154	149	240	233	385	363	323	261
20,001-25,000	1	7	173	168	270	262	737	695	619	500
	2,3		170	165	266	258	684	645	574	464
	4,5		164	159	256	249	619	584	520	420
	6-9		140	135	217	211	411	388	345	279
25,001-40,000	1	8	177	172	277	269	832	785	699	565
	2,3		175	170	273	265	771	727	647	523
	4,5		168	163	263	255	696	657	585	473
	6-9		143	138	222	216	458	432	384	311
40,001-65,000	1	10	230	223	359	349	1062	1002	892	721
	2,3		227	220	353	343	982	926	824	667
	4,5		217	211	339	329	884	834	742	600
	6-9		180	175	282	274	572	540	481	389
65,001-90,000	1	11	245	238	383	372	1156	1091	971	786
	2,3		241	234	377	366	1068	1008	897	726
	4,5		232	225	362	351	961	907	807	653
	6-9		192	186	300	291	619	584	520	420
Charge per \$1000 over \$90,000	1	12	0.70	0.68	1.09	1.06	9.43	8.90	7.92	6.41
	2,3		0.70	0.68	1.09	1.06	9.43	8.90	7.92	6.41
	4,5		0.70	0.68	1.09	1.06	9.43	8.90	7.92	6.41
	6-9		0.70	0.68	1.09	1.06	9.43	8.90	7.92	6.41

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 11

\$1000 Ded \$ 18

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 42

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	79	74	121	116	211	199	177	143
	2,3		79	74	120	115	201	190	169	137
	4,5		77	72	117	112	189	178	158	128
	6-9		71	66	108	103	151	142	126	102
4,501- 6,000	1	2	82	77	125	120	266	251	223	181
	2,3		81	76	123	118	251	237	211	171
	4,5		79	74	121	116	233	220	196	158
	6-9		73	68	111	106	178	168	150	121
6,001- 8,000	1	3	94	89	144	139	314	296	263	213
	2,3		93	88	143	138	296	279	248	201
	4,5		91	86	139	134	273	258	230	186
	6-9		82	77	125	120	201	190	169	137
8,001-10,000	1	4	116	111	178	173	392	370	329	266
	2,3		114	109	176	171	367	346	308	249
	4,5		111	106	171	166	337	318	283	229
	6-9		98	93	150	145	241	227	202	163
10,001-15,000	1	5	136	131	211	205	502	474	422	341
	2,3		134	129	208	202	469	442	393	318
	4,5		130	125	202	196	427	403	359	290
	6-9		113	108	174	169	296	279	248	201
15,001-20,000	1	6	177	172	276	268	684	645	574	464
	2,3		174	169	272	264	635	599	533	431
	4,5		168	163	262	254	576	543	483	391
	6-9		143	138	221	215	385	363	323	261
20,001-25,000	1	7	159	154	248	241	737	695	619	500
	2,3		157	152	244	237	684	645	574	464
	4,5		152	147	236	229	619	584	520	420
	6-9		130	125	201	195	411	388	345	279
25,001-40,000	1	8	163	158	254	247	832	785	699	565
	2,3		161	156	250	243	771	727	647	523
	4,5		155	150	242	235	696	657	585	473
	6-9		132	127	205	199	458	432	384	311
40,001-65,000	1	10	210	204	328	318	1062	1002	892	721
	2,3		206	200	322	313	982	926	824	667
	4,5		199	193	310	301	884	834	742	600
	6-9		166	161	259	251	572	540	481	389
65,001-90,000	1	11	222	216	348	338	1156	1091	971	786
	2,3		219	213	343	333	1068	1008	897	726
	4,5		211	205	330	320	961	907	807	653
	6-9		176	171	275	267	619	584	520	420
Charge per \$1000 over \$90,000	1	12	0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41
	2,3		0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41
	4,5		0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41
	6-9		0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 11

\$1000 Ded \$ 18

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 42

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	83	78	127	122	214	202	180	145
	2,3		82	77	126	121	204	192	171	138
	4,5		81	76	123	118	192	181	161	130
	6-9		73	68	112	107	153	144	128	104
4,501- 6,000	1	2	86	81	131	126	270	255	227	184
	2,3		85	80	130	125	255	241	214	174
	4,5		83	78	127	122	237	224	199	161
	6-9		76	71	116	111	180	170	151	122
6,001- 8,000	1	3	100	95	153	148	319	301	268	217
	2,3		98	93	151	146	300	283	252	204
	4,5		96	91	147	142	278	262	233	189
	6-9		86	81	132	127	205	193	172	139
8,001-10,000	1	4	124	119	192	186	400	377	336	271
	2,3		123	118	190	184	374	353	314	254
	4,5		119	114	183	178	342	323	287	233
	6-9		104	99	160	155	244	230	205	166
10,001-15,000	1	5	147	142	229	222	513	484	431	348
	2,3		145	140	226	219	478	451	401	325
	4,5		140	135	217	211	436	411	366	296
	6-9		121	116	186	181	300	283	252	204
15,001-20,000	1	6	194	188	302	293	699	659	587	474
	2,3		191	185	298	289	648	611	544	440
	4,5		183	178	286	278	587	554	493	399
	6-9		154	149	240	233	392	370	329	266
20,001-25,000	1	7	173	168	270	262	753	710	632	511
	2,3		170	165	266	258	699	659	587	474
	4,5		164	159	256	249	632	596	530	429
	6-9		140	135	217	211	420	396	352	285
25,001-40,000	1	8	177	172	277	269	849	801	713	577
	2,3		175	170	273	265	787	742	660	534
	4,5		168	163	263	255	710	670	596	482
	6-9		143	138	222	216	467	441	392	318
40,001-65,000	1	10	230	223	359	349	1085	1024	911	737
	2,3		227	220	353	343	1003	946	842	681
	4,5		217	211	339	329	903	852	758	613
	6-9		180	175	282	274	584	551	490	397
65,001-90,000	1	11	245	238	383	372	1182	1115	992	803
	2,3		241	234	377	366	1092	1030	917	742
	4,5		232	225	362	351	982	926	824	667
	6-9		192	186	300	291	632	596	530	429
Charge per \$1000 over \$90,000	1	12	0.70	0.68	1.09	1.06	9.66	9.11	8.11	6.56
	2,3		0.70	0.68	1.09	1.06	9.66	9.11	8.11	6.56
	4,5		0.70	0.68	1.09	1.06	9.66	9.11	8.11	6.56
	6-9		0.70	0.68	1.09	1.06	9.66	9.11	8.11	6.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 11

\$1000 Ded \$ 19

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 43

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

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	84	79	129	124	253	239	213	172
	2,3		84	79	128	123	240	226	201	163
	4,5		82	77	125	120	224	211	188	152
	6-9		75	70	114	109	172	162	144	117
4,501- 6,000	1	2	88	83	134	129	328	309	275	222
	2,3		87	82	133	128	308	291	259	210
	4,5		85	80	130	125	284	268	239	193
	6-9		77	72	118	113	208	196	174	141
6,001- 8,000	1	3	102	97	157	152	393	371	330	267
	2,3		101	96	155	150	368	347	309	250
	4,5		98	93	151	146	337	318	283	229
	6-9		88	83	135	130	241	227	202	163
8,001-10,000	1	4	128	123	198	192	498	470	418	338
	2,3		127	122	196	190	465	439	391	316
	4,5		123	118	190	184	424	400	356	288
	6-9		107	102	164	159	294	277	247	199
10,001-15,000	1	5	152	147	237	230	649	612	545	441
	2,3		150	145	234	227	603	569	506	410
	4,5		145	140	226	219	547	516	459	372
	6-9		125	120	193	187	368	347	309	250
15,001-20,000	1	6	201	195	313	304	895	844	751	608
	2,3		198	192	309	300	828	781	695	562
	4,5		190	184	297	288	747	705	627	508
	6-9		160	155	249	242	490	462	411	333
20,001-25,000	1	7	179	174	280	272	967	912	812	657
	2,3		177	172	276	268	895	844	751	608
	4,5		170	165	266	258	806	760	676	547
	6-9		145	140	225	218	525	495	441	356
25,001-40,000	1	8	184	179	287	279	1095	1033	919	744
	2,3		181	176	283	275	1012	955	850	688
	4,5		175	170	273	265	911	859	765	618
	6-9		148	143	230	223	588	555	494	400
40,001-65,000	1	10	239	232	374	363	1407	1327	1181	955
	2,3		235	228	368	357	1299	1225	1090	882
	4,5		226	219	352	342	1165	1099	978	791
	6-9		187	182	294	285	743	701	624	505
65,001-90,000	1	11	255	248	399	387	1535	1448	1289	1043
	2,3		251	244	392	381	1415	1335	1188	961
	4,5		241	234	376	365	1270	1198	1066	863
	6-9		200	194	312	303	807	761	677	548
Charge per \$1000 over \$90,000	1	12	0.73	0.71	1.15	1.11	12.78	12.06	10.73	8.68
	2,3		0.73	0.71	1.15	1.11	12.78	12.06	10.73	8.68
	4,5		0.73	0.71	1.15	1.11	12.78	12.06	10.73	8.68
	6-9		0.73	0.71	1.15	1.11	12.78	12.06	10.73	8.68

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 15

\$1000 Ded \$ 25

\$2000 Ded \$ 38

\$3000 Ded \$ 47

\$4000 Ded \$ 52

\$5000 Ded \$ 57

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 17

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	91	86	140	135	214	202	180	145
	2,3		91	86	139	134	204	192	171	138
	4,5		89	84	136	131	192	181	161	130
	6-9		80	75	122	117	153	144	128	104
4,501- 6,000	1	2	95	90	146	141	270	255	227	184
	2,3		94	89	144	139	255	241	214	174
	4,5		91	86	140	135	237	224	199	161
	6-9		82	77	126	121	180	170	151	122
6,001- 8,000	1	3	113	108	173	168	319	301	268	217
	2,3		111	106	171	166	300	283	252	204
	4,5		108	103	166	161	278	262	233	189
	6-9		95	90	146	141	205	193	172	139
8,001-10,000	1	4	143	138	222	216	400	377	336	271
	2,3		141	136	219	213	374	353	314	254
	4,5		137	132	212	206	342	323	287	233
	6-9		118	113	182	177	244	230	205	166
10,001-15,000	1	5	172	167	269	261	513	484	431	348
	2,3		169	164	265	257	478	451	401	325
	4,5		163	158	254	247	436	411	366	296
	6-9		139	134	215	209	300	283	252	204
15,001-20,000	1	6	230	223	359	349	699	659	587	474
	2,3		227	220	354	344	648	611	544	440
	4,5		217	211	340	330	587	554	493	399
	6-9		181	176	283	275	392	370	329	266
20,001-25,000	1	7	205	199	320	311	753	710	632	511
	2,3		202	196	315	306	699	659	587	474
	4,5		194	188	303	294	632	596	530	429
	6-9		162	157	253	246	420	396	352	285
25,001-40,000	1	8	210	204	329	319	849	801	713	577
	2,3		208	202	324	315	787	742	660	534
	4,5		199	193	311	302	710	670	596	482
	6-9		167	162	261	253	467	441	392	318
40,001-65,000	1	10	276	268	432	419	1085	1024	911	737
	2,3		272	264	424	412	1003	946	842	681
	4,5		261	253	407	395	903	852	758	613
	6-9		215	209	336	326	584	551	490	397
65,001-90,000	1	11	296	287	461	448	1182	1115	992	803
	2,3		290	282	453	440	1092	1030	917	742
	4,5		278	270	435	422	982	926	824	667
	6-9		229	222	357	347	632	596	530	429
Charge per \$1000 over \$90,000	1	12	0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56
	2,3		0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56
	4,5		0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56
	6-9		0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 11

\$1000 Ded \$ 19

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 43

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

R-139
C.A.R.
4/1/2013

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 18

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	83	78	127	122	253	239	213	172
	2,3		82	77	126	121	240	226	201	163
	4,5		81	76	123	118	224	211	188	152
	6-9		73	68	112	107	172	162	144	117
4,501- 6,000	1	2	86	81	131	126	328	309	275	222
	2,3		85	80	130	125	308	291	259	210
	4,5		83	78	127	122	284	268	239	193
	6-9		76	71	116	111	208	196	174	141
6,001- 8,000	1	3	100	95	153	148	393	371	330	267
	2,3		98	93	151	146	368	347	309	250
	4,5		96	91	147	142	337	318	283	229
	6-9		86	81	132	127	241	227	202	163
8,001-10,000	1	4	124	119	192	186	498	470	418	338
	2,3		123	118	190	184	465	439	391	316
	4,5		119	114	183	178	424	400	356	288
	6-9		104	99	160	155	294	277	247	199
10,001-15,000	1	5	147	142	229	222	649	612	545	441
	2,3		145	140	226	219	603	569	506	410
	4,5		140	135	217	211	547	516	459	372
	6-9		121	116	186	181	368	347	309	250
15,001-20,000	1	6	194	188	302	293	895	844	751	608
	2,3		191	185	298	289	828	781	695	562
	4,5		183	178	286	278	747	705	627	508
	6-9		154	149	240	233	490	462	411	333
20,001-25,000	1	7	173	168	270	262	967	912	812	657
	2,3		170	165	266	258	895	844	751	608
	4,5		164	159	256	249	806	760	676	547
	6-9		140	135	217	211	525	495	441	356
25,001-40,000	1	8	177	172	277	269	1095	1033	919	744
	2,3		175	170	273	265	1012	955	850	688
	4,5		168	163	263	255	911	859	765	618
	6-9		143	138	222	216	588	555	494	400
40,001-65,000	1	10	230	223	359	349	1407	1327	1181	955
	2,3		227	220	353	343	1299	1225	1090	882
	4,5		217	211	339	329	1165	1099	978	791
	6-9		180	175	282	274	743	701	624	505
65,001-90,000	1	11	245	238	383	372	1535	1448	1289	1043
	2,3		241	234	377	366	1415	1335	1188	961
	4,5		232	225	362	351	1270	1198	1066	863
	6-9		192	186	300	291	807	761	677	548
Charge per \$1000 over \$90,000	1	12	0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68
	2,3		0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68
	4,5		0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68
	6-9		0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 15

\$1000 Ded \$ 25

\$2000 Ded \$ 38

\$3000 Ded \$ 47

\$4000 Ded \$ 52

\$5000 Ded \$ 57

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 19

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	83	78	127	122	253	239	213	172
	2,3		82	77	126	121	240	226	201	163
	4,5		81	76	123	118	224	211	188	152
	6-9		73	68	112	107	172	162	144	117
4,501- 6,000	1	2	86	81	131	126	328	309	275	222
	2,3		85	80	130	125	308	291	259	210
	4,5		83	78	127	122	284	268	239	193
	6-9		76	71	116	111	208	196	174	141
6,001- 8,000	1	3	100	95	153	148	393	371	330	267
	2,3		98	93	151	146	368	347	309	250
	4,5		96	91	147	142	337	318	283	229
	6-9		86	81	132	127	241	227	202	163
8,001-10,000	1	4	124	119	192	186	498	470	418	338
	2,3		123	118	190	184	465	439	391	316
	4,5		119	114	183	178	424	400	356	288
	6-9		104	99	160	155	294	277	247	199
10,001-15,000	1	5	147	142	229	222	649	612	545	441
	2,3		145	140	226	219	603	569	506	410
	4,5		140	135	217	211	547	516	459	372
	6-9		121	116	186	181	368	347	309	250
15,001-20,000	1	6	194	188	302	293	895	844	751	608
	2,3		191	185	298	289	828	781	695	562
	4,5		183	178	286	278	747	705	627	508
	6-9		154	149	240	233	490	462	411	333
20,001-25,000	1	7	173	168	270	262	967	912	812	657
	2,3		170	165	266	258	895	844	751	608
	4,5		164	159	256	249	806	760	676	547
	6-9		140	135	217	211	525	495	441	356
25,001-40,000	1	8	177	172	277	269	1095	1033	919	744
	2,3		175	170	273	265	1012	955	850	688
	4,5		168	163	263	255	911	859	765	618
	6-9		143	138	222	216	588	555	494	400
40,001-65,000	1	10	230	223	359	349	1407	1327	1181	955
	2,3		227	220	353	343	1299	1225	1090	882
	4,5		217	211	339	329	1165	1099	978	791
	6-9		180	175	282	274	743	701	624	505
65,001-90,000	1	11	245	238	383	372	1535	1448	1289	1043
	2,3		241	234	377	366	1415	1335	1188	961
	4,5		232	225	362	351	1270	1198	1066	863
	6-9		192	186	300	291	807	761	677	548
Charge per \$1000 over \$90,000	1	12	0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68
	2,3		0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68
	4,5		0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68
	6-9		0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 15

\$1000 Ded \$ 25

\$2000 Ded \$ 38

\$3000 Ded \$ 47

\$4000 Ded \$ 52

\$5000 Ded \$ 57

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary

and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$12

to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 20

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	91	86	140	135	214	202	180	145
	2,3		91	86	139	134	204	192	171	138
	4,5		89	84	136	131	192	181	161	130
	6-9		80	75	122	117	153	144	128	104
4,501- 6,000	1	2	95	90	146	141	270	255	227	184
	2,3		94	89	144	139	255	241	214	174
	4,5		91	86	140	135	237	224	199	161
	6-9		82	77	126	121	180	170	151	122
6,001- 8,000	1	3	113	108	173	168	319	301	268	217
	2,3		111	106	171	166	300	283	252	204
	4,5		108	103	166	161	278	262	233	189
	6-9		95	90	146	141	205	193	172	139
8,001-10,000	1	4	143	138	222	216	400	377	336	271
	2,3		141	136	219	213	374	353	314	254
	4,5		137	132	212	206	342	323	287	233
	6-9		118	113	182	177	244	230	205	166
10,001-15,000	1	5	172	167	269	261	513	484	431	348
	2,3		169	164	265	257	478	451	401	325
	4,5		163	158	254	247	436	411	366	296
	6-9		139	134	215	209	300	283	252	204
15,001-20,000	1	6	230	223	359	349	699	659	587	474
	2,3		227	220	354	344	648	611	544	440
	4,5		217	211	340	330	587	554	493	399
	6-9		181	176	283	275	392	370	329	266
20,001-25,000	1	7	205	199	320	311	753	710	632	511
	2,3		202	196	315	306	699	659	587	474
	4,5		194	188	303	294	632	596	530	429
	6-9		162	157	253	246	420	396	352	285
25,001-40,000	1	8	210	204	329	319	849	801	713	577
	2,3		208	202	324	315	787	742	660	534
	4,5		199	193	311	302	710	670	596	482
	6-9		167	162	261	253	467	441	392	318
40,001-65,000	1	10	276	268	432	419	1085	1024	911	737
	2,3		272	264	424	412	1003	946	842	681
	4,5		261	253	407	395	903	852	758	613
	6-9		215	209	336	326	584	551	490	397
65,001-90,000	1	11	296	287	461	448	1182	1115	992	803
	2,3		290	282	453	440	1092	1030	917	742
	4,5		278	270	435	422	982	926	824	667
	6-9		229	222	357	347	632	596	530	429
Charge per \$1000 over \$90,000	1	12	0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56
	2,3		0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56
	4,5		0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56
	6-9		0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 11

\$1000 Ded \$ 19

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 43

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.