

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	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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	\$ 21
\$500 Ded	\$ 25
\$1000 Ded	\$ 43
\$2000 Ded	\$ 65
\$3000 Ded	\$ 81
\$4000 Ded	\$ 90
\$5000 Ded	\$ 98

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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

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	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
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	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

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\$300 Ded \$ 21

\$500 Ded \$ 25

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\$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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

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	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
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20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
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25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
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\$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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
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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	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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

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For Stated Amount Rating - Refer to Rule 42.

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COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
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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	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
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20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
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25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
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	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
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\$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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

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	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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 \$ 21

\$500 Ded \$ 25

\$1000 Ded \$ 43

\$2000 Ded \$ 65

\$3000 Ded \$ 81

\$4000 Ded \$ 90

\$5000 Ded \$ 98

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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

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	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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 \$ 21

\$500 Ded \$ 25

\$1000 Ded \$ 43

\$2000 Ded \$ 65

\$3000 Ded \$ 81

\$4000 Ded \$ 90

\$5000 Ded \$ 98

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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

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	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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 \$ 21

\$500 Ded \$ 25

\$1000 Ded \$ 43

\$2000 Ded \$ 65

\$3000 Ded \$ 81

\$4000 Ded \$ 90

\$5000 Ded \$ 98

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 \$5 minimum. For no deductible, add \$21 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	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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 \$ 21

\$500 Ded \$ 25

\$1000 Ded \$ 43

\$2000 Ded \$ 65

\$3000 Ded \$ 81

\$4000 Ded \$ 90

\$5000 Ded \$ 98

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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

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	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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

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\$300 Ded \$ 21

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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 \$5 minimum. For no deductible, add \$21 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	79	74	120	115	217	205	182	148
	2,3		79	74	120	115	209	197	175	142
	4,5		78	73	119	114	198	187	166	135
	6-9		70	65	106	101	162	153	136	110
4,501- 6,000	1	2	81	76	123	118	240	226	201	163
	2,3		81	76	123	118	230	217	193	156
	4,5		80	75	122	117	216	204	182	147
	6-9		72	67	109	104	173	163	145	117
6,001- 8,000	1	3	87	82	133	128	271	256	228	184
	2,3		87	82	133	128	259	244	217	176
	4,5		86	81	132	127	242	228	203	164
	6-9		76	71	116	111	187	176	157	127
8,001-10,000	1	4	111	106	170	165	346	326	290	235
	2,3		111	106	170	165	326	308	274	222
	4,5		109	104	168	163	301	284	253	204
	6-9		94	89	144	139	220	208	185	150
10,001-15,000	1	5	137	132	212	206	435	410	365	295
	2,3		137	132	212	206	408	385	343	277
	4,5		135	130	209	203	373	352	313	253
	6-9		114	109	176	171	262	247	220	178
15,001-20,000	1	6	166	161	260	252	591	558	497	402
	2,3		166	161	260	252	552	521	464	375
	4,5		164	159	255	248	500	472	420	340
	6-9		137	132	212	206	334	315	280	227
20,001-25,000	1	7	162	157	252	245	669	631	562	454
	2,3		162	157	252	245	623	588	523	423
	4,5		159	154	248	241	562	530	472	382
	6-9		133	128	206	200	369	348	310	251
25,001-40,000	1	8	178	173	279	271	748	706	628	508
	2,3		178	173	279	271	696	657	585	473
	4,5		176	171	275	267	626	591	526	426
	6-9		146	141	227	220	406	383	341	276
40,001-65,000	1	10	213	207	334	324	947	893	795	643
	2,3		213	207	334	324	879	829	738	597
	4,5		210	204	329	319	787	742	660	534
	6-9		172	167	269	261	497	469	417	338
65,001-90,000	1	11	237	230	371	360	1027	969	862	698
	2,3		237	230	371	360	952	898	799	647
	4,5		234	227	365	354	851	803	715	578
	6-9		190	184	296	287	533	503	448	362
Charge per \$1000 over \$90,000	1	12	0.68	0.66	1.06	1.03	7.34	6.92	6.16	4.98
	2,3		0.68	0.66	1.06	1.03	7.34	6.92	6.16	4.98
	4,5		0.68	0.66	1.06	1.03	7.34	6.92	6.16	4.98
	6-9		0.68	0.66	1.06	1.03	7.34	6.92	6.16	4.98

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 \$ 7

\$500 Ded \$ 9

\$1000 Ded \$ 15

\$2000 Ded \$ 22

\$3000 Ded \$ 28

\$4000 Ded \$ 31

\$5000 Ded \$ 34

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 \$5 minimum. For no deductible, add \$7 to the \$300 deductible limited collision premium.

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	80	75	122	117	235	222	198	160
	2,3		80	75	122	117	225	212	189	153
	4,5		79	74	121	116	212	200	178	144
	6-9		71	66	108	103	170	160	142	115
4,501- 6,000	1	2	82	77	126	121	261	246	219	177
	2,3		82	77	126	121	249	235	209	169
	4,5		81	76	124	119	233	220	196	158
	6-9		73	68	111	106	182	172	153	124
6,001- 8,000	1	3	89	84	136	131	299	282	251	203
	2,3		89	84	136	131	283	267	238	192
	4,5		88	83	135	130	263	248	221	179
	6-9		78	73	119	114	199	188	167	135
8,001-10,000	1	4	114	109	175	170	385	363	323	261
	2,3		114	109	175	170	363	342	304	246
	4,5		113	108	173	168	333	314	279	226
	6-9		97	92	148	143	239	225	200	162
10,001-15,000	1	5	141	136	219	213	490	462	411	333
	2,3		141	136	219	213	459	433	385	312
	4,5		139	134	216	210	418	394	351	284
	6-9		118	113	181	176	287	271	241	195
15,001-20,000	1	6	172	167	269	261	673	635	565	457
	2,3		172	167	269	261	628	592	527	426
	4,5		169	164	265	257	565	533	474	384
	6-9		141	136	219	213	371	350	312	252
20,001-25,000	1	7	168	163	262	254	763	720	641	518
	2,3		168	163	262	254	709	669	595	482
	4,5		165	160	258	250	638	602	536	433
	6-9		137	132	213	207	412	389	346	280
25,001-40,000	1	8	185	180	289	281	856	808	719	582
	2,3		185	180	289	281	795	750	668	540
	4,5		182	177	285	277	713	673	599	485
	6-9		151	146	235	228	455	429	382	309
40,001-65,000	1	10	222	216	347	337	1089	1027	914	739
	2,3		222	216	347	337	1008	951	846	685
	4,5		218	212	341	331	901	850	757	612
	6-9		178	173	278	270	562	530	472	382
65,001-90,000	1	11	246	239	385	374	1183	1116	993	804
	2,3		246	239	385	374	1094	1032	918	743
	4,5		243	236	379	368	976	921	820	663
	6-9		197	191	307	298	604	570	507	410
Charge per \$1000 over \$90,000	1	12	0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83
	2,3		0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83
	4,5		0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83
	6-9		0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83

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	\$ 10
\$1000 Ded	\$ 17
\$2000 Ded	\$ 26
\$3000 Ded	\$ 33
\$4000 Ded	\$ 37
\$5000 Ded	\$ 40

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 \$5 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	77	72	117	112	217	205	182	148
	2,3		77	72	117	112	209	197	175	142
	4,5		76	71	116	111	198	187	166	135
	6-9		68	63	104	99	162	153	136	110
4,501- 6,000	1	2	79	74	120	115	240	226	201	163
	2,3		79	74	120	115	230	217	193	156
	4,5		78	73	119	114	216	204	182	147
	6-9		70	65	106	101	173	163	145	117
6,001- 8,000	1	3	85	80	130	125	271	256	228	184
	2,3		85	80	130	125	259	244	217	176
	4,5		84	79	128	123	242	228	203	164
	6-9		75	70	114	109	187	176	157	127
8,001-10,000	1	4	107	102	165	160	346	326	290	235
	2,3		107	102	165	160	326	308	274	222
	4,5		106	101	163	158	301	284	253	204
	6-9		92	87	141	136	220	208	185	150
10,001-15,000	1	5	132	127	205	199	435	410	365	295
	2,3		132	127	205	199	408	385	343	277
	4,5		130	125	202	196	373	352	313	253
	6-9		111	106	170	165	262	247	220	178
15,001-20,000	1	6	161	156	250	243	591	558	497	402
	2,3		161	156	250	243	552	521	464	375
	4,5		158	153	246	239	500	472	420	340
	6-9		132	127	205	199	334	315	280	227
20,001-25,000	1	7	156	151	243	236	669	631	562	454
	2,3		156	151	243	236	623	588	523	423
	4,5		153	148	239	232	562	530	472	382
	6-9		129	124	199	193	369	348	310	251
25,001-40,000	1	8	172	167	269	261	748	706	628	508
	2,3		172	167	269	261	696	657	585	473
	4,5		169	164	265	257	626	591	526	426
	6-9		141	136	218	212	406	383	341	276
40,001-65,000	1	10	205	199	320	311	947	893	795	643
	2,3		205	199	320	311	879	829	738	597
	4,5		202	196	315	306	787	742	660	534
	6-9		166	161	259	251	497	469	417	338
65,001-90,000	1	11	228	221	355	345	1027	969	862	698
	2,3		228	221	355	345	952	898	799	647
	4,5		224	217	349	339	851	803	715	578
	6-9		182	177	284	276	533	503	448	362
Charge per \$1000 over \$90,000	1	12	0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98
	2,3		0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98
	4,5		0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98
	6-9		0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98

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 \$ 7

\$500 Ded \$ 9

\$1000 Ded \$ 15

\$2000 Ded \$ 22

\$3000 Ded \$ 28

\$4000 Ded \$ 31

\$5000 Ded \$ 34

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 \$5 minimum. For no deductible, add \$7 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	77	72	117	112	217	205	182	148
	2,3		77	72	117	112	209	197	175	142
	4,5		76	71	116	111	198	187	166	135
	6-9		68	63	104	99	162	153	136	110
4,501- 6,000	1	2	79	74	120	115	240	226	201	163
	2,3		79	74	120	115	230	217	193	156
	4,5		78	73	119	114	216	204	182	147
	6-9		70	65	106	101	173	163	145	117
6,001- 8,000	1	3	85	80	130	125	271	256	228	184
	2,3		85	80	130	125	259	244	217	176
	4,5		84	79	128	123	242	228	203	164
	6-9		75	70	114	109	187	176	157	127
8,001-10,000	1	4	107	102	165	160	346	326	290	235
	2,3		107	102	165	160	326	308	274	222
	4,5		106	101	163	158	301	284	253	204
	6-9		92	87	141	136	220	208	185	150
10,001-15,000	1	5	132	127	205	199	435	410	365	295
	2,3		132	127	205	199	408	385	343	277
	4,5		130	125	202	196	373	352	313	253
	6-9		111	106	170	165	262	247	220	178
15,001-20,000	1	6	161	156	250	243	591	558	497	402
	2,3		161	156	250	243	552	521	464	375
	4,5		158	153	246	239	500	472	420	340
	6-9		132	127	205	199	334	315	280	227
20,001-25,000	1	7	156	151	243	236	669	631	562	454
	2,3		156	151	243	236	623	588	523	423
	4,5		153	148	239	232	562	530	472	382
	6-9		129	124	199	193	369	348	310	251
25,001-40,000	1	8	172	167	269	261	748	706	628	508
	2,3		172	167	269	261	696	657	585	473
	4,5		169	164	265	257	626	591	526	426
	6-9		141	136	218	212	406	383	341	276
40,001-65,000	1	10	205	199	320	311	947	893	795	643
	2,3		205	199	320	311	879	829	738	597
	4,5		202	196	315	306	787	742	660	534
	6-9		166	161	259	251	497	469	417	338
65,001-90,000	1	11	228	221	355	345	1027	969	862	698
	2,3		228	221	355	345	952	898	799	647
	4,5		224	217	349	339	851	803	715	578
	6-9		182	177	284	276	533	503	448	362
Charge per \$1000 over \$90,000	1	12	0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98
	2,3		0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98
	4,5		0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98
	6-9		0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98

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 \$ 7

\$500 Ded \$ 9

\$1000 Ded \$ 15

\$2000 Ded \$ 22

\$3000 Ded \$ 28

\$4000 Ded \$ 31

\$5000 Ded \$ 34

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 \$5 minimum. For no deductible, add \$7 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	79	74	120	115	259	244	217	176
	2,3		79	74	120	115	247	233	207	168
	4,5		78	73	119	114	231	218	194	157
	6-9		70	65	106	101	181	171	152	123
4,501- 6,000	1	2	81	76	123	118	290	274	244	197
	2,3		81	76	123	118	276	260	231	187
	4,5		80	75	122	117	257	242	215	174
	6-9		72	67	109	104	195	184	164	132
6,001- 8,000	1	3	87	82	133	128	335	316	281	228
	2,3		87	82	133	128	317	299	266	215
	4,5		86	81	132	127	293	276	246	199
	6-9		76	71	116	111	216	204	182	147
8,001-10,000	1	4	111	106	170	165	439	414	368	298
	2,3		111	106	170	165	411	388	345	279
	4,5		109	104	168	163	376	355	316	256
	6-9		94	89	144	139	263	248	221	179
10,001-15,000	1	5	137	132	212	206	564	532	473	383
	2,3		137	132	212	206	527	497	442	358
	4,5		135	130	209	203	477	450	401	324
	6-9		114	109	176	171	321	303	270	218
15,001-20,000	1	6	166	161	260	252	784	740	659	533
	2,3		166	161	260	252	728	687	611	495
	4,5		164	159	255	248	655	618	550	445
	6-9		137	132	212	206	422	398	354	287
20,001-25,000	1	7	162	157	252	245	891	841	748	606
	2,3		162	157	252	245	828	781	695	562
	4,5		159	154	248	241	742	700	623	504
	6-9		133	128	206	200	472	445	396	320
25,001-40,000	1	8	178	173	279	271	1004	947	843	682
	2,3		178	173	279	271	931	878	781	632
	4,5		176	171	275	267	832	785	699	565
	6-9		146	141	227	220	523	493	439	355
40,001-65,000	1	10	213	207	334	324	1283	1210	1077	871
	2,3		213	207	334	324	1186	1119	996	806
	4,5		210	204	329	319	1058	998	888	719
	6-9		172	167	269	261	651	614	546	442
65,001-90,000	1	11	237	230	371	360	1395	1316	1171	948
	2,3		237	230	371	360	1289	1216	1082	876
	4,5		234	227	365	354	1148	1083	964	780
	6-9		190	184	296	287	702	662	589	477
Charge per \$1000 over \$90,000	1	12	0.68	0.66	1.06	1.03	10.30	9.71	8.64	6.99
	2,3		0.68	0.66	1.06	1.03	10.30	9.71	8.64	6.99
	4,5		0.68	0.66	1.06	1.03	10.30	9.71	8.64	6.99
	6-9		0.68	0.66	1.06	1.03	10.30	9.71	8.64	6.99

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 \$ 10

\$500 Ded \$ 12

\$1000 Ded \$ 21

\$2000 Ded \$ 32

\$3000 Ded \$ 39

\$4000 Ded \$ 44

\$5000 Ded \$ 47

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 \$5 minimum. For no deductible, add \$10 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	79	74	120	115	235	222	198	160
	2,3		79	74	120	115	225	212	189	153
	4,5		78	73	119	114	212	200	178	144
	6-9		70	65	106	101	170	160	142	115
4,501- 6,000	1	2	81	76	123	118	261	246	219	177
	2,3		81	76	123	118	249	235	209	169
	4,5		80	75	122	117	233	220	196	158
	6-9		72	67	109	104	182	172	153	124
6,001- 8,000	1	3	87	82	133	128	299	282	251	203
	2,3		87	82	133	128	283	267	238	192
	4,5		86	81	132	127	263	248	221	179
	6-9		76	71	116	111	199	188	167	135
8,001-10,000	1	4	111	106	170	165	385	363	323	261
	2,3		111	106	170	165	363	342	304	246
	4,5		109	104	168	163	333	314	279	226
	6-9		94	89	144	139	239	225	200	162
10,001-15,000	1	5	137	132	212	206	490	462	411	333
	2,3		137	132	212	206	459	433	385	312
	4,5		135	130	209	203	418	394	351	284
	6-9		114	109	176	171	287	271	241	195
15,001-20,000	1	6	166	161	260	252	673	635	565	457
	2,3		166	161	260	252	628	592	527	426
	4,5		164	159	255	248	565	533	474	384
	6-9		137	132	212	206	371	350	312	252
20,001-25,000	1	7	162	157	252	245	763	720	641	518
	2,3		162	157	252	245	709	669	595	482
	4,5		159	154	248	241	638	602	536	433
	6-9		133	128	206	200	412	389	346	280
25,001-40,000	1	8	178	173	279	271	856	808	719	582
	2,3		178	173	279	271	795	750	668	540
	4,5		176	171	275	267	713	673	599	485
	6-9		146	141	227	220	455	429	382	309
40,001-65,000	1	10	213	207	334	324	1089	1027	914	739
	2,3		213	207	334	324	1008	951	846	685
	4,5		210	204	329	319	901	850	757	612
	6-9		172	167	269	261	562	530	472	382
65,001-90,000	1	11	237	230	371	360	1183	1116	993	804
	2,3		237	230	371	360	1094	1032	918	743
	4,5		234	227	365	354	976	921	820	663
	6-9		190	184	296	287	604	570	507	410
Charge per \$1000 over \$90,000	1	12	0.68	0.66	1.06	1.03	8.59	8.10	7.21	5.83
	2,3		0.68	0.66	1.06	1.03	8.59	8.10	7.21	5.83
	4,5		0.68	0.66	1.06	1.03	8.59	8.10	7.21	5.83
	6-9		0.68	0.66	1.06	1.03	8.59	8.10	7.21	5.83

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 \$ 10

\$1000 Ded \$ 17

\$2000 Ded \$ 26

\$3000 Ded \$ 33

\$4000 Ded \$ 37

\$5000 Ded \$ 40

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 \$5 minimum. For no deductible, add \$9 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	84	79	129	124	259	244	217	176
	2,3		84	79	129	124	247	233	207	168
	4,5		83	78	127	122	231	218	194	157
	6-9		74	69	113	108	181	171	152	123
4,501- 6,000	1	2	86	81	132	127	290	274	244	197
	2,3		86	81	132	127	276	260	231	187
	4,5		86	81	131	126	257	242	215	174
	6-9		76	71	116	111	195	184	164	132
6,001- 8,000	1	3	94	89	144	139	335	316	281	228
	2,3		94	89	144	139	317	299	266	215
	4,5		93	88	142	137	293	276	246	199
	6-9		82	77	125	120	216	204	182	147
8,001-10,000	1	4	121	116	187	182	439	414	368	298
	2,3		121	116	187	182	411	388	345	279
	4,5		120	115	184	179	376	355	316	256
	6-9		102	97	157	152	263	248	221	179
10,001-15,000	1	5	152	147	236	229	564	532	473	383
	2,3		152	147	236	229	527	497	442	358
	4,5		150	145	233	226	477	450	401	324
	6-9		125	120	194	188	321	303	270	218
15,001-20,000	1	6	185	180	290	282	784	740	659	533
	2,3		185	180	290	282	728	687	611	495
	4,5		183	178	286	278	655	618	550	445
	6-9		152	147	236	229	422	398	354	287
20,001-25,000	1	7	180	175	282	274	891	841	748	606
	2,3		180	175	282	274	828	781	695	562
	4,5		177	172	277	269	742	700	623	504
	6-9		147	142	229	222	472	445	396	320
25,001-40,000	1	8	201	195	313	304	1004	947	843	682
	2,3		201	195	313	304	931	878	781	632
	4,5		197	191	308	299	832	785	699	565
	6-9		162	157	252	245	523	493	439	355
40,001-65,000	1	10	241	234	377	366	1283	1210	1077	871
	2,3		241	234	377	366	1186	1119	996	806
	4,5		237	230	371	360	1058	998	888	719
	6-9		193	187	301	292	651	614	546	442
65,001-90,000	1	11	268	260	419	407	1395	1316	1171	948
	2,3		268	260	419	407	1289	1216	1082	876
	4,5		264	256	412	400	1148	1083	964	780
	6-9		213	207	333	323	702	662	589	477
Charge per \$1000 over \$90,000	1	12	0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99
	2,3		0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99
	4,5		0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99
	6-9		0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99

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 \$ 10

\$500 Ded \$ 12

\$1000 Ded \$ 21

\$2000 Ded \$ 32

\$3000 Ded \$ 39

\$4000 Ded \$ 44

\$5000 Ded \$ 47

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 \$5 minimum. For no deductible, add \$10 to the \$300 deductible limited collision premium.

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	77	72	117	112	259	244	217	176
	2,3		77	72	117	112	247	233	207	168
	4,5		76	71	116	111	231	218	194	157
	6-9		68	63	104	99	181	171	152	123
4,501- 6,000	1	2	79	74	120	115	290	274	244	197
	2,3		79	74	120	115	276	260	231	187
	4,5		78	73	119	114	257	242	215	174
	6-9		70	65	106	101	195	184	164	132
6,001- 8,000	1	3	85	80	130	125	335	316	281	228
	2,3		85	80	130	125	317	299	266	215
	4,5		84	79	128	123	293	276	246	199
	6-9		75	70	114	109	216	204	182	147
8,001-10,000	1	4	107	102	165	160	439	414	368	298
	2,3		107	102	165	160	411	388	345	279
	4,5		106	101	163	158	376	355	316	256
	6-9		92	87	141	136	263	248	221	179
10,001-15,000	1	5	132	127	205	199	564	532	473	383
	2,3		132	127	205	199	527	497	442	358
	4,5		130	125	202	196	477	450	401	324
	6-9		111	106	170	165	321	303	270	218
15,001-20,000	1	6	161	156	250	243	784	740	659	533
	2,3		161	156	250	243	728	687	611	495
	4,5		158	153	246	239	655	618	550	445
	6-9		132	127	205	199	422	398	354	287
20,001-25,000	1	7	156	151	243	236	891	841	748	606
	2,3		156	151	243	236	828	781	695	562
	4,5		153	148	239	232	742	700	623	504
	6-9		129	124	199	193	472	445	396	320
25,001-40,000	1	8	172	167	269	261	1004	947	843	682
	2,3		172	167	269	261	931	878	781	632
	4,5		169	164	265	257	832	785	699	565
	6-9		141	136	218	212	523	493	439	355
40,001-65,000	1	10	205	199	320	311	1283	1210	1077	871
	2,3		205	199	320	311	1186	1119	996	806
	4,5		202	196	315	306	1058	998	888	719
	6-9		166	161	259	251	651	614	546	442
65,001-90,000	1	11	228	221	355	345	1395	1316	1171	948
	2,3		228	221	355	345	1289	1216	1082	876
	4,5		224	217	349	339	1148	1083	964	780
	6-9		182	177	284	276	702	662	589	477
Charge per \$1000 over \$90,000	1	12	0.65	0.63	1.01	0.98	10.30	9.71	8.64	6.99
	2,3		0.65	0.63	1.01	0.98	10.30	9.71	8.64	6.99
	4,5		0.65	0.63	1.01	0.98	10.30	9.71	8.64	6.99
	6-9		0.65	0.63	1.01	0.98	10.30	9.71	8.64	6.99

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 \$ 10

\$500 Ded \$ 12

\$1000 Ded \$ 21

\$2000 Ded \$ 32

\$3000 Ded \$ 39

\$4000 Ded \$ 44

\$5000 Ded \$ 47

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 \$5 minimum. For no deductible, add \$10 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	84	79	129	124	259	244	217	176
	2,3		84	79	129	124	247	233	207	168
	4,5		83	78	127	122	231	218	194	157
	6-9		74	69	113	108	181	171	152	123
4,501- 6,000	1	2	86	81	132	127	290	274	244	197
	2,3		86	81	132	127	276	260	231	187
	4,5		86	81	131	126	257	242	215	174
	6-9		76	71	116	111	195	184	164	132
6,001- 8,000	1	3	94	89	144	139	335	316	281	228
	2,3		94	89	144	139	317	299	266	215
	4,5		93	88	142	137	293	276	246	199
	6-9		82	77	125	120	216	204	182	147
8,001-10,000	1	4	121	116	187	182	439	414	368	298
	2,3		121	116	187	182	411	388	345	279
	4,5		120	115	184	179	376	355	316	256
	6-9		102	97	157	152	263	248	221	179
10,001-15,000	1	5	152	147	236	229	564	532	473	383
	2,3		152	147	236	229	527	497	442	358
	4,5		150	145	233	226	477	450	401	324
	6-9		125	120	194	188	321	303	270	218
15,001-20,000	1	6	185	180	290	282	784	740	659	533
	2,3		185	180	290	282	728	687	611	495
	4,5		183	178	286	278	655	618	550	445
	6-9		152	147	236	229	422	398	354	287
20,001-25,000	1	7	180	175	282	274	891	841	748	606
	2,3		180	175	282	274	828	781	695	562
	4,5		177	172	277	269	742	700	623	504
	6-9		147	142	229	222	472	445	396	320
25,001-40,000	1	8	201	195	313	304	1004	947	843	682
	2,3		201	195	313	304	931	878	781	632
	4,5		197	191	308	299	832	785	699	565
	6-9		162	157	252	245	523	493	439	355
40,001-65,000	1	10	241	234	377	366	1283	1210	1077	871
	2,3		241	234	377	366	1186	1119	996	806
	4,5		237	230	371	360	1058	998	888	719
	6-9		193	187	301	292	651	614	546	442
65,001-90,000	1	11	268	260	419	407	1395	1316	1171	948
	2,3		268	260	419	407	1289	1216	1082	876
	4,5		264	256	412	400	1148	1083	964	780
	6-9		213	207	333	323	702	662	589	477
Charge per \$1000 over \$90,000	1	12	0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99
	2,3		0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99
	4,5		0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99
	6-9		0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99

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 \$ 10

\$500 Ded \$ 12

\$1000 Ded \$ 21

\$2000 Ded \$ 32

\$3000 Ded \$ 39

\$4000 Ded \$ 44

\$5000 Ded \$ 47

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 \$5 minimum. For no deductible, add \$10 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	80	75	122	117	235	222	198	160
	2,3		80	75	122	117	225	212	189	153
	4,5		79	74	121	116	212	200	178	144
	6-9		71	66	108	103	170	160	142	115
4,501- 6,000	1	2	82	77	126	121	261	246	219	177
	2,3		82	77	126	121	249	235	209	169
	4,5		81	76	124	119	233	220	196	158
	6-9		73	68	111	106	182	172	153	124
6,001- 8,000	1	3	89	84	136	131	299	282	251	203
	2,3		89	84	136	131	283	267	238	192
	4,5		88	83	135	130	263	248	221	179
	6-9		78	73	119	114	199	188	167	135
8,001-10,000	1	4	114	109	175	170	385	363	323	261
	2,3		114	109	175	170	363	342	304	246
	4,5		113	108	173	168	333	314	279	226
	6-9		97	92	148	143	239	225	200	162
10,001-15,000	1	5	141	136	219	213	490	462	411	333
	2,3		141	136	219	213	459	433	385	312
	4,5		139	134	216	210	418	394	351	284
	6-9		118	113	181	176	287	271	241	195
15,001-20,000	1	6	172	167	269	261	673	635	565	457
	2,3		172	167	269	261	628	592	527	426
	4,5		169	164	265	257	565	533	474	384
	6-9		141	136	219	213	371	350	312	252
20,001-25,000	1	7	168	163	262	254	763	720	641	518
	2,3		168	163	262	254	709	669	595	482
	4,5		165	160	258	250	638	602	536	433
	6-9		137	132	213	207	412	389	346	280
25,001-40,000	1	8	185	180	289	281	856	808	719	582
	2,3		185	180	289	281	795	750	668	540
	4,5		182	177	285	277	713	673	599	485
	6-9		151	146	235	228	455	429	382	309
40,001-65,000	1	10	222	216	347	337	1089	1027	914	739
	2,3		222	216	347	337	1008	951	846	685
	4,5		218	212	341	331	901	850	757	612
	6-9		178	173	278	270	562	530	472	382
65,001-90,000	1	11	246	239	385	374	1183	1116	993	804
	2,3		246	239	385	374	1094	1032	918	743
	4,5		243	236	379	368	976	921	820	663
	6-9		197	191	307	298	604	570	507	410
Charge per \$1000 over \$90,000	1	12	0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83
	2,3		0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83
	4,5		0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83
	6-9		0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83

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 \$ 10

\$1000 Ded \$ 17

\$2000 Ded \$ 26

\$3000 Ded \$ 33

\$4000 Ded \$ 37

\$5000 Ded \$ 40

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 \$5 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.