

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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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	\$ 18
\$500 Ded	\$ 23
\$1000 Ded	\$ 41
\$2000 Ded	\$ 68
\$3000 Ded	\$ 89
\$4000 Ded	\$106
\$5000 Ded	\$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	96%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	91%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	88%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

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\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 to the \$300 deductible limited collision premium.

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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 \$ 18

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\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 to the \$300 deductible limited collision premium.

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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

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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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	35	31	52	48	81	78	73	62
	2,3		35	31	52	48	76	73	68	58
	4,5		33	29	50	46	69	66	61	53
	6-9		24	20	35	31	40	38	35	30
4,501- 6,000	1	2	41	37	62	58	88	85	79	68
	2,3		41	37	62	58	83	80	74	64
	4,5		40	36	60	56	75	72	67	58
	6-9		28	24	41	37	43	41	38	33
6,001- 8,000	1	3	42	38	64	60	112	108	100	86
	2,3		42	38	64	60	106	102	95	82
	4,5		40	36	61	57	96	92	86	74
	6-9		28	24	42	38	55	53	49	42
8,001-10,000	1	4	65	61	100	96	214	206	192	165
	2,3		65	61	100	96	203	195	181	156
	4,5		63	59	96	92	182	175	163	140
	6-9		43	39	65	61	105	101	94	81
10,001-15,000	1	5	113	109	175	171	352	338	314	270
	2,3		113	109	175	171	332	319	297	255
	4,5		109	105	168	164	298	287	267	230
	6-9		74	70	114	110	173	166	154	133
15,001-20,000	1	6	161	157	250	245	657	632	588	506
	2,3		161	157	250	245	621	597	555	478
	4,5		154	150	240	235	558	537	499	430
	6-9		104	100	161	157	322	310	288	248
20,001-25,000	1	7	227	223	356	349	957	920	856	736
	2,3		227	223	356	349	903	868	807	694
	4,5		218	214	342	335	812	781	726	625
	6-9		147	143	227	223	469	451	419	361
25,001-40,000	1	8	258	253	403	395	1122	1079	1003	863
	2,3		258	253	403	395	1059	1018	947	814
	4,5		248	243	388	380	953	916	852	733
	6-9		166	162	258	253	550	529	492	423
40,001-65,000	1	10	309	303	483	474	1478	1421	1322	1137
	2,3		309	303	483	474	1394	1340	1246	1072
	4,5		297	291	464	455	1254	1206	1122	965
	6-9		198	194	309	303	725	697	648	558
65,001-90,000	1	11	335	328	523	513	1618	1556	1447	1245
	2,3		335	328	523	513	1527	1468	1365	1174
	4,5		322	316	503	493	1374	1321	1229	1057
	6-9		215	211	336	329	794	763	710	610
Charge per \$1000 over \$90,000	1	12	0.78	0.77	1.22	1.20	8.30	7.98	7.42	6.38
	2,3		0.78	0.77	1.22	1.20	8.30	7.98	7.42	6.38
	4,5		0.78	0.77	1.22	1.20	8.30	7.98	7.42	6.38
	6-9		0.78	0.77	1.22	1.20	8.30	7.98	7.42	6.38

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 \$ 27

\$2000 Ded \$ 45

\$3000 Ded \$ 59

\$4000 Ded \$ 70

\$5000 Ded \$ 78

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$12 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	33	29	49	45	79	76	71	61
	2,3		33	29	49	45	74	71	66	57
	4,5		32	28	47	43	67	64	60	51
	6-9		23	19	33	29	38	37	34	30
4,501- 6,000	1	2	39	35	58	54	85	82	76	66
	2,3		39	35	58	54	80	77	72	62
	4,5		37	33	56	52	73	70	65	56
	6-9		26	22	39	35	42	40	37	32
6,001- 8,000	1	3	40	36	60	56	109	105	98	84
	2,3		40	36	60	56	103	99	92	79
	4,5		39	35	58	54	93	89	83	71
	6-9		27	23	40	36	53	51	47	41
8,001-10,000	1	4	62	58	94	90	208	200	186	160
	2,3		62	58	94	90	197	189	176	151
	4,5		59	55	90	86	177	170	158	136
	6-9		40	36	61	57	102	98	91	78
10,001-15,000	1	5	106	102	164	160	341	328	305	262
	2,3		106	102	164	160	322	310	288	248
	4,5		103	99	158	154	290	279	259	223
	6-9		70	66	107	103	167	161	150	129
15,001-20,000	1	6	151	147	234	229	639	614	571	491
	2,3		151	147	234	229	602	579	538	463
	4,5		145	141	224	220	542	521	485	417
	6-9		98	94	151	147	313	301	280	241
20,001-25,000	1	7	213	209	334	327	929	893	830	714
	2,3		213	209	334	327	876	842	783	674
	4,5		205	201	320	314	788	758	705	606
	6-9		138	134	213	209	456	438	407	350
25,001-40,000	1	8	242	237	377	370	1089	1047	974	838
	2,3		242	237	377	370	1028	988	919	790
	4,5		232	227	362	355	925	889	827	711
	6-9		156	152	242	237	535	514	478	411
40,001-65,000	1	10	290	284	453	444	1433	1378	1282	1102
	2,3		290	284	453	444	1352	1300	1209	1040
	4,5		278	273	435	426	1217	1170	1088	936
	6-9		186	182	290	284	703	676	629	541
65,001-90,000	1	11	314	308	491	481	1570	1510	1404	1208
	2,3		314	308	491	481	1481	1424	1324	1139
	4,5		301	295	470	461	1333	1282	1192	1026
	6-9		201	197	314	308	771	741	689	593
Charge per \$1000 over \$90,000	1	12	0.73	0.72	1.14	1.12	8.05	7.74	7.20	6.19
	2,3		0.73	0.72	1.14	1.12	8.05	7.74	7.20	6.19
	4,5		0.73	0.72	1.14	1.12	8.05	7.74	7.20	6.19
	6-9		0.73	0.72	1.14	1.12	8.05	7.74	7.20	6.19

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 \$ 11

\$500 Ded \$ 15

\$1000 Ded \$ 26

\$2000 Ded \$ 43

\$3000 Ded \$ 57

\$4000 Ded \$ 67

\$5000 Ded \$ 75

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$11 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	32	28	48	44	89	86	80	69
	2,3		32	28	48	44	84	81	75	65
	4,5		31	27	46	42	76	73	68	58
	6-9		22	18	32	28	44	42	39	34
4,501- 6,000	1	2	39	35	58	54	97	93	86	74
	2,3		39	35	58	54	92	88	82	70
	4,5		37	33	55	51	82	79	73	63
	6-9		26	22	38	34	48	46	43	37
6,001- 8,000	1	3	39	35	59	55	124	119	111	95
	2,3		39	35	59	55	118	113	105	90
	4,5		38	34	57	53	105	101	94	81
	6-9		26	22	39	35	60	58	54	46
8,001-10,000	1	4	60	56	92	88	237	228	212	182
	2,3		60	56	92	88	224	215	200	172
	4,5		58	54	89	85	201	193	179	154
	6-9		40	36	60	56	115	111	103	89
10,001-15,000	1	5	105	101	162	158	388	373	347	298
	2,3		105	101	162	158	366	352	327	282
	4,5		101	97	155	151	330	317	295	254
	6-9		69	65	105	101	190	183	170	146
15,001-20,000	1	6	148	144	230	225	725	697	648	558
	2,3		148	144	230	225	684	658	612	526
	4,5		142	138	220	216	616	592	551	474
	6-9		96	92	148	144	356	342	318	274
20,001-25,000	1	7	209	205	327	321	1055	1014	943	811
	2,3		209	205	327	321	995	957	890	766
	4,5		201	197	314	308	895	861	801	689
	6-9		136	132	210	206	517	497	462	398
25,001-40,000	1	8	238	233	371	364	1237	1189	1106	951
	2,3		238	233	371	364	1167	1122	1043	898
	4,5		227	223	356	349	1050	1010	939	808
	6-9		153	149	238	233	606	583	542	466
40,001-65,000	1	10	285	279	445	436	1629	1566	1456	1253
	2,3		285	279	445	436	1536	1477	1374	1182
	4,5		273	268	427	419	1382	1329	1236	1063
	6-9		183	179	285	279	799	768	714	614
65,001-90,000	1	11	309	303	482	473	1784	1715	1595	1372
	2,3		309	303	482	473	1683	1618	1505	1294
	4,5		297	291	463	454	1514	1456	1354	1165
	6-9		197	193	308	302	875	841	782	673
Charge per \$1000 over \$90,000	1	12	0.72	0.71	1.12	1.10	9.14	8.79	8.18	7.03
	2,3		0.72	0.71	1.12	1.10	9.14	8.79	8.18	7.03
	4,5		0.72	0.71	1.12	1.10	9.14	8.79	8.18	7.03
	6-9		0.72	0.71	1.12	1.10	9.14	8.79	8.18	7.03

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 \$ 13

\$500 Ded \$ 17

\$1000 Ded \$ 30

\$2000 Ded \$ 49

\$3000 Ded \$ 64

\$4000 Ded \$ 77

\$5000 Ded \$ 86

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$13 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	35	31	53	49	86	83	77	66
	2,3		35	31	53	49	82	79	73	63
	4,5		34	30	51	47	74	71	66	57
	6-9		24	20	35	31	43	41	38	33
4,501- 6,000	1	2	42	38	64	60	95	91	85	73
	2,3		42	38	64	60	89	86	80	69
	4,5		40	36	61	57	80	77	72	62
	6-9		28	24	42	38	46	44	41	35
6,001- 8,000	1	3	43	39	65	61	121	116	108	93
	2,3		43	39	65	61	114	110	102	88
	4,5		42	38	63	59	103	99	92	79
	6-9		29	25	43	39	59	57	53	46
8,001-10,000	1	4	67	63	102	98	230	221	206	177
	2,3		67	63	102	98	217	209	194	167
	4,5		64	60	98	94	196	188	175	150
	6-9		44	40	67	63	112	108	100	86
10,001-15,000	1	5	116	112	179	175	378	363	338	290
	2,3		116	112	179	175	356	342	318	274
	4,5		112	108	172	168	320	308	286	246
	6-9		76	72	116	112	185	178	166	142
15,001-20,000	1	6	165	161	256	251	705	678	631	542
	2,3		165	161	256	251	666	640	595	512
	4,5		158	154	246	241	599	576	536	461
	6-9		106	102	164	160	346	333	310	266
20,001-25,000	1	7	233	228	364	357	1026	987	918	790
	2,3		233	228	364	357	968	931	866	745
	4,5		224	220	350	343	872	838	779	670
	6-9		151	147	234	229	503	484	450	387
25,001-40,000	1	8	264	259	413	405	1203	1157	1076	926
	2,3		264	259	413	405	1136	1092	1016	874
	4,5		254	249	397	389	1021	982	913	786
	6-9		170	166	264	259	591	568	528	454
40,001-65,000	1	10	316	310	495	485	1584	1523	1416	1218
	2,3		316	310	495	485	1494	1437	1336	1150
	4,5		304	298	475	466	1346	1294	1203	1035
	6-9		203	199	317	311	777	747	695	598
65,001-90,000	1	11	344	337	537	526	1736	1669	1552	1335
	2,3		344	337	537	526	1637	1574	1464	1259
	4,5		329	323	515	505	1474	1417	1318	1134
	6-9		219	215	343	336	852	819	762	655
Charge per \$1000 over \$90,000	1	12	0.80	0.78	1.25	1.23	8.90	8.56	7.96	6.84
	2,3		0.80	0.78	1.25	1.23	8.90	8.56	7.96	6.84
	4,5		0.80	0.78	1.25	1.23	8.90	8.56	7.96	6.84
	6-9		0.80	0.78	1.25	1.23	8.90	8.56	7.96	6.84

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 \$ 13

\$500 Ded \$ 16

\$1000 Ded \$ 29

\$2000 Ded \$ 48

\$3000 Ded \$ 63

\$4000 Ded \$ 74

\$5000 Ded \$ 83

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$13 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	32	28	48	44	94	90	84	72
	2,3		32	28	48	44	88	85	79	68
	4,5		32	28	47	43	79	76	71	61
	6-9		22	18	32	28	46	44	41	35
4,501- 6,000	1	2	39	35	58	54	102	98	91	78
	2,3		39	35	58	54	96	92	86	74
	4,5		37	33	56	52	86	83	77	66
	6-9		26	22	39	35	50	48	45	38
6,001- 8,000	1	3	40	36	60	56	130	125	116	100
	2,3		40	36	60	56	123	118	110	94
	4,5		38	34	57	53	110	106	99	85
	6-9		27	23	40	36	63	61	57	49
8,001-10,000	1	4	61	57	93	89	249	239	222	191
	2,3		61	57	93	89	234	225	209	180
	4,5		58	54	89	85	211	203	189	162
	6-9		40	36	61	57	122	117	109	94
10,001-15,000	1	5	106	102	163	159	408	392	365	314
	2,3		106	102	163	159	384	369	343	295
	4,5		102	98	157	153	345	332	309	266
	6-9		69	65	106	102	200	192	179	154
15,001-20,000	1	6	149	145	232	227	761	732	681	586
	2,3		149	145	232	227	719	691	643	553
	4,5		144	140	222	218	647	622	578	498
	6-9		97	93	149	145	373	359	334	287
20,001-25,000	1	7	211	207	330	324	1108	1065	990	852
	2,3		211	207	330	324	1045	1005	935	804
	4,5		203	199	317	311	940	904	841	723
	6-9		136	132	211	207	543	522	485	418
25,001-40,000	1	8	240	235	374	367	1299	1249	1162	999
	2,3		240	235	374	367	1225	1178	1096	942
	4,5		230	225	359	352	1102	1060	986	848
	6-9		154	150	240	235	638	613	570	490
40,001-65,000	1	10	288	282	449	440	1710	1644	1529	1315
	2,3		288	282	449	440	1613	1551	1442	1241
	4,5		275	270	430	422	1452	1396	1298	1117
	6-9		184	180	288	282	839	807	751	646
65,001-90,000	1	11	311	305	487	477	1873	1801	1675	1441
	2,3		311	305	487	477	1767	1699	1580	1359
	4,5		299	293	467	458	1590	1529	1422	1223
	6-9		199	195	311	305	919	884	822	707
Charge per \$1000 over \$90,000	1	12	0.73	0.71	1.13	1.11	9.60	9.23	8.59	7.39
	2,3		0.73	0.71	1.13	1.11	9.60	9.23	8.59	7.39
	4,5		0.73	0.71	1.13	1.11	9.60	9.23	8.59	7.39
	6-9		0.73	0.71	1.13	1.11	9.60	9.23	8.59	7.39

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 \$ 14

\$500 Ded \$ 18

\$1000 Ded \$ 31

\$2000 Ded \$ 52

\$3000 Ded \$ 68

\$4000 Ded \$ 80

\$5000 Ded \$ 90

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$14 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	33	29	50	46	84	81	75	65
	2,3		33	29	50	46	79	76	71	61
	4,5		32	28	48	44	71	68	63	54
	6-9		23	19	33	29	42	40	37	32
4,501- 6,000	1	2	40	36	60	56	90	87	81	70
	2,3		40	36	60	56	85	82	76	66
	4,5		39	35	58	54	77	74	69	59
	6-9		27	23	40	36	45	43	40	34
6,001- 8,000	1	3	41	37	62	58	116	112	104	90
	2,3		41	37	62	58	110	106	99	85
	4,5		39	35	59	55	99	95	88	76
	6-9		28	24	41	37	57	55	51	44
8,001-10,000	1	4	63	59	96	92	222	213	198	170
	2,3		63	59	96	92	209	201	187	161
	4,5		60	56	92	88	188	181	168	145
	6-9		42	38	63	59	109	105	98	84
10,001-15,000	1	5	109	105	168	164	364	350	326	280
	2,3		109	105	168	164	343	330	307	264
	4,5		105	101	162	158	309	297	276	238
	6-9		71	67	109	105	179	172	160	138
15,001-20,000	1	6	154	150	240	235	680	654	608	523
	2,3		154	150	240	235	642	617	574	494
	4,5		149	145	231	226	577	555	516	444
	6-9		100	96	154	150	334	321	299	257
20,001-25,000	1	7	218	214	342	335	989	951	884	761
	2,3		218	214	342	335	934	898	835	718
	4,5		210	206	328	322	840	808	751	646
	6-9		142	138	219	215	486	467	434	374
25,001-40,000	1	8	248	243	388	380	1161	1116	1038	893
	2,3		248	243	388	380	1095	1053	979	842
	4,5		238	233	371	364	985	947	881	758
	6-9		160	156	248	243	569	547	509	438
40,001-65,000	1	10	297	291	464	455	1528	1469	1366	1175
	2,3		297	291	464	455	1441	1386	1289	1109
	4,5		286	280	446	437	1297	1247	1160	998
	6-9		190	186	297	291	750	721	671	577
65,001-90,000	1	11	322	316	503	493	1673	1609	1496	1287
	2,3		322	316	503	493	1579	1518	1412	1214
	4,5		309	303	482	473	1421	1366	1270	1093
	6-9		206	202	321	315	821	789	734	631
Charge per \$1000 over \$90,000	1	12	0.75	0.74	1.17	1.15	8.58	8.25	7.67	6.60
	2,3		0.75	0.74	1.17	1.15	8.58	8.25	7.67	6.60
	4,5		0.75	0.74	1.17	1.15	8.58	8.25	7.67	6.60
	6-9		0.75	0.74	1.17	1.15	8.58	8.25	7.67	6.60

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 \$ 16

\$1000 Ded \$ 28

\$2000 Ded \$ 46

\$3000 Ded \$ 60

\$4000 Ded \$ 72

\$5000 Ded \$ 80

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 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	33	29	50	46	89	86	80	69
	2,3		33	29	50	46	85	82	76	66
	4,5		32	28	48	44	76	73	68	58
	6-9		23	19	33	29	45	43	40	34
4,501- 6,000	1	2	40	36	60	56	98	94	87	75
	2,3		40	36	60	56	93	89	83	71
	4,5		39	35	58	54	83	80	74	64
	6-9		27	23	40	36	48	46	43	37
6,001- 8,000	1	3	41	37	62	58	125	120	112	96
	2,3		41	37	62	58	118	113	105	90
	4,5		39	35	59	55	106	102	95	82
	6-9		28	24	41	37	61	59	55	47
8,001-10,000	1	4	63	59	96	92	238	229	213	183
	2,3		63	59	96	92	225	216	201	173
	4,5		60	56	92	88	203	195	181	156
	6-9		42	38	63	59	116	112	104	90
10,001-15,000	1	5	109	105	168	164	391	376	350	301
	2,3		109	105	168	164	368	354	329	283
	4,5		105	101	162	158	332	319	297	255
	6-9		71	67	109	105	191	184	171	147
15,001-20,000	1	6	154	150	240	235	730	702	653	562
	2,3		154	150	240	235	690	663	617	530
	4,5		149	145	231	226	621	597	555	478
	6-9		100	96	154	150	359	345	321	276
20,001-25,000	1	7	218	214	342	335	1063	1022	950	818
	2,3		218	214	342	335	1003	964	897	771
	4,5		210	206	328	322	903	868	807	694
	6-9		142	138	219	215	521	501	466	401
25,001-40,000	1	8	248	243	388	380	1246	1198	1114	958
	2,3		248	243	388	380	1176	1131	1052	905
	4,5		238	233	371	364	1059	1018	947	814
	6-9		160	156	248	243	612	588	547	470
40,001-65,000	1	10	297	291	464	455	1641	1578	1468	1262
	2,3		297	291	464	455	1549	1489	1385	1191
	4,5		286	280	446	437	1394	1340	1246	1072
	6-9		190	186	297	291	805	774	720	619
65,001-90,000	1	11	322	316	503	493	1797	1728	1607	1382
	2,3		322	316	503	493	1695	1630	1516	1304
	4,5		309	303	482	473	1526	1467	1364	1174
	6-9		206	202	321	315	882	848	789	678
Charge per \$1000 over \$90,000	1	12	0.75	0.74	1.17	1.15	9.22	8.86	8.24	7.09
	2,3		0.75	0.74	1.17	1.15	9.22	8.86	8.24	7.09
	4,5		0.75	0.74	1.17	1.15	9.22	8.86	8.24	7.09
	6-9		0.75	0.74	1.17	1.15	9.22	8.86	8.24	7.09

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 \$ 13

\$500 Ded \$ 17

\$1000 Ded \$ 30

\$2000 Ded \$ 50

\$3000 Ded \$ 65

\$4000 Ded \$ 77

\$5000 Ded \$ 86

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$13 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	35	31	52	48	84	81	75	65
	2,3		35	31	52	48	80	77	72	62
	4,5		33	29	50	46	72	69	64	55
	6-9		23	19	34	30	42	40	37	32
4,501- 6,000	1	2	41	37	62	58	92	88	82	70
	2,3		41	37	62	58	86	83	77	66
	4,5		39	35	59	55	78	75	70	60
	6-9		28	24	41	37	45	43	40	34
6,001- 8,000	1	3	42	38	63	59	118	113	105	90
	2,3		42	38	63	59	110	106	99	85
	4,5		40	36	61	57	100	96	89	77
	6-9		28	24	42	38	57	55	51	44
8,001-10,000	1	4	65	61	99	95	224	215	200	172
	2,3		65	61	99	95	211	203	189	162
	4,5		62	58	95	91	190	183	170	146
	6-9		43	39	65	61	109	105	98	84
10,001-15,000	1	5	113	109	174	170	367	353	328	282
	2,3		113	109	174	170	346	333	310	266
	4,5		108	104	167	163	311	299	278	239
	6-9		74	70	113	109	180	173	161	138
15,001-20,000	1	6	160	156	248	243	685	659	613	527
	2,3		160	156	248	243	647	622	578	498
	4,5		153	149	238	233	582	560	521	448
	6-9		103	99	159	155	336	323	300	258
20,001-25,000	1	7	225	221	353	346	997	959	892	767
	2,3		225	221	353	346	941	905	842	724
	4,5		216	212	339	332	847	814	757	651
	6-9		146	142	226	222	489	470	437	376
25,001-40,000	1	8	256	251	400	392	1170	1125	1046	900
	2,3		256	251	400	392	1103	1061	987	849
	4,5		246	241	384	376	993	955	888	764
	6-9		165	161	256	251	574	552	513	442
40,001-65,000	1	10	307	301	479	470	1540	1481	1377	1185
	2,3		307	301	479	470	1453	1397	1299	1118
	4,5		295	289	460	451	1308	1258	1170	1006
	6-9		197	193	307	301	756	727	676	582
65,001-90,000	1	11	333	326	519	509	1687	1622	1508	1298
	2,3		333	326	519	509	1591	1530	1423	1224
	4,5		319	313	499	489	1432	1377	1281	1102
	6-9		213	209	333	326	828	796	740	637
Charge per \$1000 over \$90,000	1	12	0.78	0.76	1.21	1.19	8.65	8.32	7.74	6.65
	2,3		0.78	0.76	1.21	1.19	8.65	8.32	7.74	6.65
	4,5		0.78	0.76	1.21	1.19	8.65	8.32	7.74	6.65
	6-9		0.78	0.76	1.21	1.19	8.65	8.32	7.74	6.65

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 \$ 16

\$1000 Ded \$ 28

\$2000 Ded \$ 47

\$3000 Ded \$ 61

\$4000 Ded \$ 73

\$5000 Ded \$ 81

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 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	32	28	47	43	82	79	73	63
	2,3		32	28	47	43	77	74	69	59
	4,5		30	26	45	41	70	67	62	54
	6-9		21	17	31	27	41	39	36	31
4,501- 6,000	1	2	37	33	56	52	88	85	79	68
	2,3		37	33	56	52	83	80	74	64
	4,5		36	32	54	50	75	72	67	58
	6-9		25	21	37	33	44	42	39	34
6,001- 8,000	1	3	39	35	58	54	113	109	101	87
	2,3		39	35	58	54	107	103	96	82
	4,5		37	33	56	52	97	93	86	74
	6-9		26	22	38	34	55	53	49	42
8,001-10,000	1	4	59	55	90	86	216	208	193	166
	2,3		59	55	90	86	204	196	182	157
	4,5		57	53	87	83	184	177	165	142
	6-9		39	35	59	55	106	102	95	82
10,001-15,000	1	5	102	98	157	153	355	341	317	273
	2,3		102	98	157	153	335	322	299	258
	4,5		98	94	151	147	302	290	270	232
	6-9		67	63	102	98	174	167	155	134
15,001-20,000	1	6	144	140	223	219	664	638	593	510
	2,3		144	140	223	219	626	602	560	482
	4,5		139	135	215	211	564	542	504	434
	6-9		94	90	144	140	326	313	291	250
20,001-25,000	1	7	204	200	319	313	965	928	863	742
	2,3		204	200	319	313	910	875	814	700
	4,5		196	192	306	300	820	788	733	630
	6-9		132	128	204	200	473	455	423	364
25,001-40,000	1	8	232	227	361	354	1132	1088	1012	870
	2,3		232	227	361	354	1068	1027	955	822
	4,5		222	218	347	340	961	924	859	739
	6-9		149	145	232	227	555	534	497	427
40,001-65,000	1	10	277	272	434	425	1490	1433	1333	1146
	2,3		277	272	434	425	1406	1352	1257	1082
	4,5		266	261	416	408	1266	1217	1132	974
	6-9		178	174	277	272	731	703	654	562
65,001-90,000	1	11	300	294	469	460	1632	1569	1459	1255
	2,3		300	294	469	460	1539	1480	1376	1184
	4,5		289	283	451	442	1385	1332	1239	1066
	6-9		193	189	301	295	801	770	716	616
Charge per \$1000 over \$90,000	1	12	0.70	0.69	1.10	1.07	8.37	8.05	7.48	6.44
	2,3		0.70	0.69	1.10	1.07	8.37	8.05	7.48	6.44
	4,5		0.70	0.69	1.10	1.07	8.37	8.05	7.48	6.44
	6-9		0.70	0.69	1.10	1.07	8.37	8.05	7.48	6.44

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 \$ 27

\$2000 Ded \$ 45

\$3000 Ded \$ 59

\$4000 Ded \$ 70

\$5000 Ded \$ 79

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

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

and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.

R-141
C.A.R.
11/1/2022

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	35	31	53	49	81	78	73	62
	2,3		35	31	53	49	77	74	69	59
	4,5		34	30	51	47	69	66	61	53
	6-9		24	20	36	32	40	38	35	30
4,501- 6,000	1	2	42	38	64	60	88	85	79	68
	2,3		42	38	64	60	83	80	74	64
	4,5		41	37	62	58	75	72	67	58
	6-9		28	24	42	38	44	42	39	34
6,001- 8,000	1	3	44	40	66	62	113	109	101	87
	2,3		44	40	66	62	107	103	96	82
	4,5		42	38	63	59	96	92	86	74
	6-9		30	26	44	40	55	53	49	42
8,001-10,000	1	4	67	63	103	99	215	207	193	166
	2,3		67	63	103	99	203	195	181	156
	4,5		65	61	99	95	183	176	164	141
	6-9		44	40	67	63	106	102	95	82
10,001-15,000	1	5	117	113	181	177	354	340	316	272
	2,3		117	113	181	177	333	320	298	256
	4,5		112	108	173	169	300	288	268	230
	6-9		76	72	117	113	174	167	155	134
15,001-20,000	1	6	165	161	257	252	660	635	591	508
	2,3		165	161	257	252	623	599	557	479
	4,5		159	155	247	242	561	539	501	431
	6-9		108	104	166	162	324	312	290	250
20,001-25,000	1	7	235	230	367	360	961	924	859	739
	2,3		235	230	367	360	907	872	811	698
	4,5		225	221	353	346	816	785	730	628
	6-9		152	148	236	231	471	453	421	362
25,001-40,000	1	8	266	261	416	408	1127	1084	1008	867
	2,3		266	261	416	408	1063	1022	950	818
	4,5		256	251	400	392	957	920	856	736
	6-9		171	167	266	261	553	532	495	426
40,001-65,000	1	10	319	313	499	489	1484	1427	1327	1142
	2,3		319	313	499	489	1400	1346	1252	1077
	4,5		306	300	478	469	1259	1211	1126	969
	6-9		204	200	319	313	728	700	651	560
65,001-90,000	1	11	346	339	541	530	1626	1563	1454	1250
	2,3		346	339	541	530	1533	1474	1371	1179
	4,5		332	325	518	508	1380	1327	1234	1062
	6-9		221	217	346	339	798	767	713	614
Charge per \$1000 over \$90,000	1	12	0.81	0.79	1.26	1.24	8.33	8.01	7.45	6.41
	2,3		0.81	0.79	1.26	1.24	8.33	8.01	7.45	6.41
	4,5		0.81	0.79	1.26	1.24	8.33	8.01	7.45	6.41
	6-9		0.81	0.79	1.26	1.24	8.33	8.01	7.45	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 \$ 12

\$500 Ded \$ 15

\$1000 Ded \$ 27

\$2000 Ded \$ 45

\$3000 Ded \$ 59

\$4000 Ded \$ 70

\$5000 Ded \$ 78

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.