

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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	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 \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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	\$ 17
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Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

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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 \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
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\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
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For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
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25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
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	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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	\$ 17
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Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
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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 \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
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4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
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	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
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20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
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40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
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	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	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 \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	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 \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	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 \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	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 \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	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 \$17 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	75	70	115	110	243	229	204	165
	2,3		75	70	115	110	237	224	199	161
	4,5		75	70	115	110	232	219	195	158
	6-9		69	64	105	100	207	195	174	140
4,501- 6,000	1	2	75	70	115	110	244	230	205	166
	2,3		75	70	115	110	240	226	201	163
	4,5		75	70	115	110	233	220	196	158
	6-9		69	64	105	100	208	196	174	141
6,001- 8,000	1	3	75	70	115	110	263	248	221	179
	2,3		75	70	115	110	257	242	215	174
	4,5		75	70	115	110	249	235	209	169
	6-9		69	64	105	100	217	205	182	148
8,001-10,000	1	4	93	88	142	137	319	301	268	217
	2,3		93	88	142	137	308	291	259	210
	4,5		93	88	142	137	297	280	249	202
	6-9		82	77	126	121	245	231	206	166
10,001-15,000	1	5	116	111	179	174	373	352	313	253
	2,3		116	111	179	174	359	339	302	244
	4,5		116	111	179	174	342	323	287	233
	6-9		102	97	156	151	271	256	228	184
15,001-20,000	1	6	136	131	210	204	499	471	419	339
	2,3		136	131	210	204	478	451	401	325
	4,5		136	131	210	204	451	425	378	306
	6-9		116	111	179	174	334	315	280	227
20,001-25,000	1	7	144	139	224	217	553	522	465	376
	2,3		144	139	224	217	528	498	443	359
	4,5		144	139	224	217	496	468	417	337
	6-9		123	118	191	185	360	340	303	245
25,001-40,000	1	8	157	152	245	238	610	575	512	414
	2,3		157	152	245	238	581	548	488	395
	4,5		157	152	245	238	544	513	457	369
	6-9		134	129	208	202	389	367	327	264
40,001-65,000	1	10	179	174	280	272	746	704	627	507
	2,3		179	174	280	272	708	668	595	481
	4,5		179	174	280	272	660	623	554	449
	6-9		152	147	236	229	457	431	384	310
65,001-90,000	1	11	194	188	302	293	802	757	674	545
	2,3		194	188	302	293	761	718	639	517
	4,5		194	188	302	293	708	668	595	481
	6-9		162	157	252	245	484	457	407	329
Charge per \$1000 over \$90,000	1	12	0.51	0.49	0.80	0.77	4.69	4.42	3.94	3.18
	2,3		0.51	0.49	0.80	0.77	4.69	4.42	3.94	3.18
	4,5		0.51	0.49	0.80	0.77	4.69	4.42	3.94	3.18
	6-9		0.51	0.49	0.80	0.77	4.69	4.42	3.94	3.18

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	\$ 6
\$500 Ded	\$ 7
\$1000 Ded	\$ 12
\$2000 Ded	\$ 19
\$3000 Ded	\$ 23
\$4000 Ded	\$ 26
\$5000 Ded	\$ 28

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 \$6 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	81	76	123	118	253	239	213	172
	2,3		81	76	123	118	248	234	208	168
	4,5		81	76	123	118	242	228	203	164
	6-9		73	68	111	106	212	200	178	144
4,501- 6,000	1	2	81	76	123	118	255	241	214	174
	2,3		81	76	123	118	250	236	210	170
	4,5		81	76	123	118	244	230	205	166
	6-9		73	68	111	106	213	201	179	145
6,001- 8,000	1	3	81	76	123	118	277	261	232	188
	2,3		81	76	123	118	270	255	227	184
	4,5		81	76	123	118	261	246	219	177
	6-9		73	68	111	106	224	211	188	152
8,001-10,000	1	4	100	95	153	148	341	322	287	232
	2,3		100	95	153	148	331	312	278	225
	4,5		100	95	153	148	316	298	265	215
	6-9		89	84	136	131	257	242	215	174
10,001-15,000	1	5	128	123	198	192	405	382	340	275
	2,3		128	123	198	192	389	367	327	264
	4,5		128	123	198	192	370	349	311	251
	6-9		111	106	170	165	287	271	241	195
15,001-20,000	1	6	150	145	233	226	551	520	463	374
	2,3		150	145	233	226	526	496	441	357
	4,5		150	145	233	226	494	466	415	336
	6-9		128	123	198	192	359	339	302	244
20,001-25,000	1	7	160	155	249	242	614	579	515	417
	2,3		160	155	249	242	585	552	491	397
	4,5		160	155	249	242	548	517	460	372
	6-9		136	131	210	204	391	369	328	266
25,001-40,000	1	8	175	170	274	266	679	641	570	462
	2,3		175	170	274	266	646	609	542	438
	4,5		175	170	274	266	603	569	506	410
	6-9		148	143	231	224	423	399	355	287
40,001-65,000	1	10	202	196	315	306	837	790	703	569
	2,3		202	196	315	306	794	749	667	539
	4,5		202	196	315	306	738	696	619	501
	6-9		168	163	263	255	501	473	421	341
65,001-90,000	1	11	217	211	340	330	902	851	757	613
	2,3		217	211	340	330	854	806	717	580
	4,5		217	211	340	330	793	748	666	539
	6-9		180	175	282	274	533	503	448	362
Charge per \$1000 over \$90,000	1	12	0.59	0.57	0.92	0.90	5.43	5.12	4.56	3.69
	2,3		0.59	0.57	0.92	0.90	5.43	5.12	4.56	3.69
	4,5		0.59	0.57	0.92	0.90	5.43	5.12	4.56	3.69
	6-9		0.59	0.57	0.92	0.90	5.43	5.12	4.56	3.69

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	\$ 8
\$1000 Ded	\$ 14
\$2000 Ded	\$ 22
\$3000 Ded	\$ 27
\$4000 Ded	\$ 30
\$5000 Ded	\$ 32

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 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	118	113	248	234	208	168
	2,3		77	72	118	113	244	230	205	166
	4,5		77	72	118	113	237	224	199	161
	6-9		70	65	107	102	210	198	176	143
4,501- 6,000	1	2	77	72	118	113	250	236	210	170
	2,3		77	72	118	113	246	232	206	167
	4,5		77	72	118	113	239	225	200	162
	6-9		70	65	107	102	211	199	177	143
6,001- 8,000	1	3	77	72	118	113	270	255	227	184
	2,3		77	72	118	113	264	249	222	179
	4,5		77	72	118	113	255	241	214	174
	6-9		70	65	107	102	220	208	185	150
8,001-10,000	1	4	95	90	146	141	332	313	279	225
	2,3		95	90	146	141	321	303	270	218
	4,5		95	90	146	141	307	290	258	209
	6-9		84	79	129	124	251	237	211	171
10,001-15,000	1	5	120	115	185	180	390	368	328	265
	2,3		120	115	185	180	376	355	316	256
	4,5		120	115	185	180	357	337	300	243
	6-9		105	100	161	156	280	264	235	190
15,001-20,000	1	6	140	135	217	211	528	498	443	359
	2,3		140	135	217	211	505	476	424	343
	4,5		140	135	217	211	475	448	399	323
	6-9		120	115	185	180	349	329	293	237
20,001-25,000	1	7	149	144	232	225	586	553	492	398
	2,3		149	144	232	225	560	528	470	380
	4,5		149	144	232	225	525	495	441	356
	6-9		127	122	197	191	377	356	317	256
25,001-40,000	1	8	164	159	255	248	648	611	544	440
	2,3		164	159	255	248	617	582	518	419
	4,5		164	159	255	248	577	544	484	392
	6-9		139	134	215	209	408	385	343	277
40,001-65,000	1	10	187	182	293	284	796	751	668	541
	2,3		187	182	293	284	755	712	634	513
	4,5		187	182	293	284	703	663	590	477
	6-9		157	152	244	237	481	454	404	327
65,001-90,000	1	11	202	196	315	306	858	809	720	582
	2,3		202	196	315	306	812	766	682	552
	4,5		202	196	315	306	755	712	634	513
	6-9		168	163	263	255	511	482	429	347
Charge per \$1000 over \$90,000	1	12	0.54	0.52	0.84	0.81	5.10	4.81	4.28	3.46
	2,3		0.54	0.52	0.84	0.81	5.10	4.81	4.28	3.46
	4,5		0.54	0.52	0.84	0.81	5.10	4.81	4.28	3.46
	6-9		0.54	0.52	0.84	0.81	5.10	4.81	4.28	3.46

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	\$ 8
\$1000 Ded	\$ 13
\$2000 Ded	\$ 20
\$3000 Ded	\$ 25
\$4000 Ded	\$ 28
\$5000 Ded	\$ 30

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	251	237	211	171
	2,3		77	72	117	112	246	232	206	167
	4,5		77	72	117	112	239	225	200	162
	6-9		70	65	107	102	211	199	177	143
4,501- 6,000	1	2	77	72	117	112	253	239	213	172
	2,3		77	72	117	112	248	234	208	168
	4,5		77	72	117	112	241	227	202	163
	6-9		70	65	107	102	212	200	178	144
6,001- 8,000	1	3	77	72	117	112	273	258	230	186
	2,3		77	72	117	112	266	251	223	181
	4,5		77	72	117	112	259	244	217	176
	6-9		70	65	107	102	223	210	187	151
8,001-10,000	1	4	94	89	144	139	336	317	282	228
	2,3		94	89	144	139	325	307	273	221
	4,5		94	89	144	139	312	294	262	212
	6-9		84	79	128	123	253	239	213	172
10,001-15,000	1	5	119	114	183	178	396	374	333	269
	2,3		119	114	183	178	382	360	320	259
	4,5		119	114	183	178	364	343	305	247
	6-9		104	99	159	154	283	267	238	192
15,001-20,000	1	6	139	134	215	209	538	508	452	366
	2,3		139	134	215	209	514	485	432	349
	4,5		139	134	215	209	483	456	406	328
	6-9		119	114	183	178	353	333	296	240
20,001-25,000	1	7	148	143	230	223	599	565	503	407
	2,3		148	143	230	223	571	539	480	388
	4,5		148	143	230	223	535	505	449	364
	6-9		126	121	195	189	384	362	322	261
25,001-40,000	1	8	161	156	251	244	661	624	555	449
	2,3		161	156	251	244	630	594	529	428
	4,5		161	156	251	244	588	555	494	400
	6-9		137	132	212	206	414	391	348	282
40,001-65,000	1	10	184	179	288	280	814	768	684	553
	2,3		184	179	288	280	773	729	649	525
	4,5		184	179	288	280	719	678	603	488
	6-9		155	150	241	234	490	462	411	333
65,001-90,000	1	11	199	193	311	302	878	828	737	596
	2,3		199	193	311	302	831	784	698	564
	4,5		199	193	311	302	772	728	648	524
	6-9		166	161	260	252	522	492	438	354
Charge per \$1000 over \$90,000	1	12	0.53	0.51	0.82	0.80	5.25	4.95	4.41	3.56
	2,3		0.53	0.51	0.82	0.80	5.25	4.95	4.41	3.56
	4,5		0.53	0.51	0.82	0.80	5.25	4.95	4.41	3.56
	6-9		0.53	0.51	0.82	0.80	5.25	4.95	4.41	3.56

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

For Fire only - Charge 40% of Fire, Theft & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 7

\$500 Ded \$ 8

\$1000 Ded \$ 14

\$2000 Ded \$ 21

\$3000 Ded \$ 26

\$4000 Ded \$ 29

\$5000 Ded \$ 31

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	77	72	117	112	269	254	226	183
	2,3		77	72	117	112	263	248	221	179
	4,5		77	72	117	112	255	241	214	174
	6-9		70	65	107	102	220	208	185	150
4,501- 6,000	1	2	77	72	117	112	272	257	229	185
	2,3		77	72	117	112	266	251	223	181
	4,5		77	72	117	112	258	243	216	175
	6-9		70	65	107	102	222	209	186	150
6,001- 8,000	1	3	77	72	117	112	298	281	250	202
	2,3		77	72	117	112	289	273	243	197
	4,5		77	72	117	112	279	263	234	189
	6-9		70	65	107	102	234	221	197	159
8,001-10,000	1	4	94	89	144	139	375	354	315	255
	2,3		94	89	144	139	363	342	304	246
	4,5		94	89	144	139	345	325	289	234
	6-9		84	79	128	123	272	257	229	185
10,001-15,000	1	5	119	114	183	178	451	425	378	306
	2,3		119	114	183	178	432	408	363	294
	4,5		119	114	183	178	409	386	344	278
	6-9		104	99	159	154	311	293	261	211
15,001-20,000	1	6	139	134	215	209	626	591	526	426
	2,3		139	134	215	209	597	563	501	405
	4,5		139	134	215	209	559	527	469	379
	6-9		119	114	183	178	398	375	334	270
20,001-25,000	1	7	148	143	230	223	702	662	589	477
	2,3		148	143	230	223	667	629	560	453
	4,5		148	143	230	223	622	587	522	423
	6-9		126	121	195	189	435	410	365	295
25,001-40,000	1	8	161	156	251	244	780	736	655	530
	2,3		161	156	251	244	740	698	621	503
	4,5		161	156	251	244	689	650	579	468
	6-9		137	132	212	206	473	446	397	321
40,001-65,000	1	10	184	179	288	280	969	914	813	658
	2,3		184	179	288	280	917	865	770	623
	4,5		184	179	288	280	850	802	714	577
	6-9		155	150	241	234	567	535	476	385
65,001-90,000	1	11	199	193	311	302	1047	988	879	711
	2,3		199	193	311	302	990	934	831	672
	4,5		199	193	311	302	916	864	769	622
	6-9		166	161	260	252	605	571	508	411
Charge per \$1000 over \$90,000	1	12	0.53	0.51	0.82	0.80	6.51	6.14	5.47	4.42
	2,3		0.53	0.51	0.82	0.80	6.51	6.14	5.47	4.42
	4,5		0.53	0.51	0.82	0.80	6.51	6.14	5.47	4.42
	6-9		0.53	0.51	0.82	0.80	6.51	6.14	5.47	4.42

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	\$ 32
\$4000 Ded	\$ 36
\$5000 Ded	\$ 39

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 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	77	72	117	112	257	242	215	174
	2,3		77	72	117	112	251	237	211	171
	4,5		77	72	117	112	244	230	205	166
	6-9		70	65	107	102	214	202	180	145
4,501- 6,000	1	2	77	72	117	112	259	244	217	176
	2,3		77	72	117	112	253	239	213	172
	4,5		77	72	117	112	246	232	206	167
	6-9		70	65	107	102	215	203	181	146
6,001- 8,000	1	3	77	72	117	112	281	265	236	191
	2,3		77	72	117	112	273	258	230	186
	4,5		77	72	117	112	264	249	222	179
	6-9		70	65	107	102	226	213	190	153
8,001-10,000	1	4	94	89	144	139	348	328	292	236
	2,3		94	89	144	139	336	317	282	228
	4,5		94	89	144	139	321	303	270	218
	6-9		84	79	128	123	259	244	217	176
10,001-15,000	1	5	119	114	183	178	412	389	346	280
	2,3		119	114	183	178	396	374	333	269
	4,5		119	114	183	178	376	355	316	256
	6-9		104	99	159	154	292	275	245	198
15,001-20,000	1	6	139	134	215	209	564	532	473	383
	2,3		139	134	215	209	538	508	452	366
	4,5		139	134	215	209	506	477	425	343
	6-9		119	114	183	178	367	346	308	249
20,001-25,000	1	7	148	143	230	223	629	593	528	427
	2,3		148	143	230	223	599	565	503	407
	4,5		148	143	230	223	561	529	471	381
	6-9		126	121	195	189	399	376	335	271
25,001-40,000	1	8	161	156	251	244	696	657	585	473
	2,3		161	156	251	244	663	625	556	450
	4,5		161	156	251	244	618	583	519	420
	6-9		137	132	212	206	431	407	362	293
40,001-65,000	1	10	184	179	288	280	860	811	722	584
	2,3		184	179	288	280	815	769	684	554
	4,5		184	179	288	280	757	714	635	514
	6-9		155	150	241	234	513	484	431	348
65,001-90,000	1	11	199	193	311	302	928	875	779	630
	2,3		199	193	311	302	878	828	737	596
	4,5		199	193	311	302	814	768	684	553
	6-9		166	161	260	252	546	515	458	371
Charge per \$1000 over \$90,000	1	12	0.53	0.51	0.82	0.80	5.62	5.30	4.72	3.82
	2,3		0.53	0.51	0.82	0.80	5.62	5.30	4.72	3.82
	4,5		0.53	0.51	0.82	0.80	5.62	5.30	4.72	3.82
	6-9		0.53	0.51	0.82	0.80	5.62	5.30	4.72	3.82

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 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	81	76	124	119	277	261	232	188
	2,3		81	76	124	119	269	254	226	183
	4,5		81	76	124	119	261	246	219	177
	6-9		74	69	113	108	224	211	188	152
4,501- 6,000	1	2	81	76	124	119	279	263	234	189
	2,3		81	76	124	119	272	257	229	185
	4,5		81	76	124	119	263	248	221	179
	6-9		74	69	113	108	225	212	189	153
6,001- 8,000	1	3	81	76	124	119	306	289	257	208
	2,3		81	76	124	119	297	280	249	202
	4,5		81	76	124	119	286	270	240	194
	6-9		74	69	113	108	239	225	200	162
8,001-10,000	1	4	102	97	156	151	389	367	327	264
	2,3		102	97	156	151	375	354	315	255
	4,5		102	97	156	151	357	337	300	243
	6-9		90	85	138	133	280	264	235	190
10,001-15,000	1	5	130	125	202	196	470	443	394	319
	2,3		130	125	202	196	451	425	378	306
	4,5		130	125	202	196	425	401	357	289
	6-9		113	108	173	168	320	302	269	217
15,001-20,000	1	6	153	148	238	231	657	620	552	446
	2,3		153	148	238	231	625	590	525	425
	4,5		153	148	238	231	585	552	491	397
	6-9		130	125	202	196	412	389	346	280
20,001-25,000	1	7	163	158	254	247	738	696	619	501
	2,3		163	158	254	247	701	661	588	476
	4,5		163	158	254	247	653	616	548	444
	6-9		139	134	215	209	453	427	380	307
25,001-40,000	1	8	179	174	280	272	822	775	690	558
	2,3		179	174	280	272	779	735	654	529
	4,5		179	174	280	272	724	683	608	492
	6-9		152	147	236	229	494	466	415	336
40,001-65,000	1	10	206	200	322	313	1024	966	860	696
	2,3		206	200	322	313	968	913	813	657
	4,5		206	200	322	313	897	846	753	609
	6-9		172	167	269	261	594	560	498	403
65,001-90,000	1	11	222	216	348	338	1108	1045	930	752
	2,3		222	216	348	338	1046	987	878	711
	4,5		222	216	348	338	967	912	812	657
	6-9		185	180	289	281	635	599	533	431
Charge per \$1000 over \$90,000	1	12	0.61	0.59	0.95	0.92	6.96	6.56	5.84	4.73
	2,3		0.61	0.59	0.95	0.92	6.96	6.56	5.84	4.73
	4,5		0.61	0.59	0.95	0.92	6.96	6.56	5.84	4.73
	6-9		0.61	0.59	0.95	0.92	6.96	6.56	5.84	4.73

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

For Fire only - Charge 40% of Fire, Theft & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 9
\$500 Ded	\$ 11
\$1000 Ded	\$ 18
\$2000 Ded	\$ 28
\$3000 Ded	\$ 34
\$4000 Ded	\$ 38
\$5000 Ded	\$ 42

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

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

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 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	75	70	115	110	272	257	229	185
	2,3		75	70	115	110	265	250	223	180
	4,5		75	70	115	110	258	243	216	175
	6-9		69	64	105	100	222	209	186	150
4,501- 6,000	1	2	75	70	115	110	275	259	231	186
	2,3		75	70	115	110	268	253	225	182
	4,5		75	70	115	110	260	245	218	176
	6-9		69	64	105	100	223	210	187	151
6,001- 8,000	1	3	75	70	115	110	300	283	252	204
	2,3		75	70	115	110	292	275	245	198
	4,5		75	70	115	110	281	265	236	191
	6-9		69	64	105	100	235	222	198	160
8,001-10,000	1	4	93	88	142	137	381	359	320	258
	2,3		93	88	142	137	367	346	308	249
	4,5		93	88	142	137	349	329	293	237
	6-9		82	77	126	121	276	260	231	187
10,001-15,000	1	5	116	111	179	174	457	431	384	310
	2,3		116	111	179	174	439	414	368	298
	4,5		116	111	179	174	414	391	348	282
	6-9		102	97	156	151	314	296	263	213
15,001-20,000	1	6	136	131	210	204	637	601	535	433
	2,3		136	131	210	204	606	572	509	412
	4,5		136	131	210	204	567	535	476	385
	6-9		116	111	179	174	402	379	337	273
20,001-25,000	1	7	144	139	224	217	713	673	599	485
	2,3		144	139	224	217	678	640	570	461
	4,5		144	139	224	217	633	597	531	430
	6-9		123	118	191	185	440	415	369	299
25,001-40,000	1	8	157	152	245	238	794	749	667	539
	2,3		157	152	245	238	753	710	632	511
	4,5		157	152	245	238	701	661	588	476
	6-9		134	129	208	202	480	453	403	326
40,001-65,000	1	10	179	174	280	272	987	931	829	670
	2,3		179	174	280	272	934	881	784	634
	4,5		179	174	280	272	866	817	727	588
	6-9		152	147	236	229	576	543	483	391
65,001-90,000	1	11	194	188	302	293	1067	1007	896	725
	2,3		194	188	302	293	1009	952	847	685
	4,5		194	188	302	293	933	880	783	634
	6-9		162	157	252	245	616	581	517	418
Charge per \$1000 over \$90,000	1	12	0.51	0.49	0.80	0.77	6.66	6.28	5.59	4.52
	2,3		0.51	0.49	0.80	0.77	6.66	6.28	5.59	4.52
	4,5		0.51	0.49	0.80	0.77	6.66	6.28	5.59	4.52
	6-9		0.51	0.49	0.80	0.77	6.66	6.28	5.59	4.52

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	\$ 27
\$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 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	81	76	123	118	270	255	227	184
	2,3		81	76	123	118	264	249	222	179
	4,5		81	76	123	118	255	241	214	174
	6-9		73	68	112	107	220	208	185	150
4,501- 6,000	1	2	81	76	123	118	272	257	229	185
	2,3		81	76	123	118	266	251	223	181
	4,5		81	76	123	118	258	243	216	175
	6-9		73	68	112	107	223	210	187	151
6,001- 8,000	1	3	81	76	123	118	298	281	250	202
	2,3		81	76	123	118	290	274	244	197
	4,5		81	76	123	118	280	264	235	190
	6-9		73	68	112	107	234	221	197	159
8,001-10,000	1	4	101	96	155	150	376	355	316	256
	2,3		101	96	155	150	364	343	305	247
	4,5		101	96	155	150	346	326	290	235
	6-9		89	84	137	132	273	258	230	186
10,001-15,000	1	5	129	124	200	194	453	427	380	307
	2,3		129	124	200	194	434	409	364	294
	4,5		129	124	200	194	410	387	344	279
	6-9		112	107	172	167	311	293	261	211
15,001-20,000	1	6	152	147	236	229	629	593	528	427
	2,3		152	147	236	229	599	565	503	407
	4,5		152	147	236	229	561	529	471	381
	6-9		129	124	200	194	399	376	335	271
20,001-25,000	1	7	162	157	252	245	705	665	592	479
	2,3		162	157	252	245	670	632	562	455
	4,5		162	157	252	245	625	590	525	425
	6-9		137	132	213	207	436	411	366	296
25,001-40,000	1	8	177	172	277	269	783	739	658	532
	2,3		177	172	277	269	743	701	624	505
	4,5		177	172	277	269	692	653	581	470
	6-9		150	145	233	226	475	448	399	323
40,001-65,000	1	10	204	198	319	310	974	919	818	662
	2,3		204	198	319	310	921	869	773	626
	4,5		204	198	319	310	854	806	717	580
	6-9		170	165	266	258	569	537	478	387
65,001-90,000	1	11	220	214	344	334	1053	993	884	715
	2,3		220	214	344	334	994	938	835	675
	4,5		220	214	344	334	920	868	773	625
	6-9		183	178	286	278	608	574	511	413
Charge per \$1000 over \$90,000	1	12	0.60	0.58	0.94	0.91	6.55	6.18	5.50	4.45
	2,3		0.60	0.58	0.94	0.91	6.55	6.18	5.50	4.45
	4,5		0.60	0.58	0.94	0.91	6.55	6.18	5.50	4.45
	6-9		0.60	0.58	0.94	0.91	6.55	6.18	5.50	4.45

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	\$ 32
\$4000 Ded	\$ 36
\$5000 Ded	\$ 39

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 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	77	72	118	113	262	247	220	178
	2,3		77	72	118	113	255	241	214	174
	4,5		77	72	118	113	248	234	208	168
	6-9		71	66	108	103	216	204	182	147
4,501- 6,000	1	2	77	72	118	113	264	249	222	179
	2,3		77	72	118	113	258	243	216	175
	4,5		77	72	118	113	250	236	210	170
	6-9		71	66	108	103	217	205	182	148
6,001- 8,000	1	3	77	72	118	113	287	271	241	195
	2,3		77	72	118	113	279	263	234	189
	4,5		77	72	118	113	269	254	226	183
	6-9		71	66	108	103	229	216	192	156
8,001-10,000	1	4	96	91	147	142	358	338	301	243
	2,3		96	91	147	142	346	326	290	235
	4,5		96	91	147	142	331	312	278	225
	6-9		85	80	130	125	264	249	222	179
10,001-15,000	1	5	121	116	187	182	427	403	359	290
	2,3		121	116	187	182	410	387	344	279
	4,5		121	116	187	182	389	367	327	264
	6-9		105	100	162	157	298	281	250	202
15,001-20,000	1	6	142	137	220	214	587	554	493	399
	2,3		142	137	220	214	561	529	471	381
	4,5		142	137	220	214	526	496	441	357
	6-9		121	116	187	182	377	356	317	256
20,001-25,000	1	7	151	146	235	228	656	619	551	446
	2,3		151	146	235	228	624	589	524	424
	4,5		151	146	235	228	584	551	490	397
	6-9		129	124	200	194	412	389	346	280
25,001-40,000	1	8	166	161	259	251	727	686	611	494
	2,3		166	161	259	251	691	652	580	469
	4,5		166	161	259	251	644	608	541	438
	6-9		140	135	217	211	447	422	376	304
40,001-65,000	1	10	190	184	296	287	901	850	757	612
	2,3		190	184	296	287	853	805	716	580
	4,5		190	184	296	287	792	747	665	538
	6-9		159	154	247	240	533	503	448	362
65,001-90,000	1	11	204	198	319	310	972	917	816	660
	2,3		204	198	319	310	920	868	773	625
	4,5		204	198	319	310	852	804	716	579
	6-9		170	165	266	258	568	536	477	386
Charge per \$1000 over \$90,000	1	12	0.55	0.53	0.85	0.83	5.95	5.62	5.00	4.04
	2,3		0.55	0.53	0.85	0.83	5.95	5.62	5.00	4.04
	4,5		0.55	0.53	0.85	0.83	5.95	5.62	5.00	4.04
	6-9		0.55	0.53	0.85	0.83	5.95	5.62	5.00	4.04

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

For Fire only - Charge 40% of Fire, Theft & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 8

\$500 Ded \$ 9

\$1000 Ded \$ 16

\$2000 Ded \$ 24

\$3000 Ded \$ 30

\$4000 Ded \$ 33

\$5000 Ded \$ 36

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 \$8 to the \$300 deductible limited collision premium.