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	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per $1000 over $90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

<u>Collision Waiver of Deductible -</u>

$300 Ded	$ 18
$500 Ded	$ 25
$1000 Ded	$ 43
$2000 Ded	$ 70
$3000 Ded	$ 88
$4000 Ded	$101
$5000 Ded	$112

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	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per $1000 over $90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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	$ 25
$1000 Ded	$ 43
$2000 Ded	$ 70
$3000 Ded	$ 88
$4000 Ded	$101
$5000 Ded	$112

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

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	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per $1000 over $90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 18
$500 Ded	$ 25
$1000 Ded	$ 43
$2000 Ded	$ 70
$3000 Ded	$ 88
$4000 Ded	$101
$5000 Ded	$112

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	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per $1000 over $90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 18
$500 Ded	$ 25
$1000 Ded	$ 43
$2000 Ded	$ 70
$3000 Ded	$ 88
$4000 Ded	$101
$5000 Ded	$112

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.

R-126
C.A.R.
3/1/2019

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	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per $1000 over $90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 18
$500 Ded	$ 25
$1000 Ded	$ 43
$2000 Ded	$ 70
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$4000 Ded	$101
$5000 Ded	$112

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.

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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	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per $1000 over $90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 18
$500 Ded	$ 25
$1000 Ded	$ 43
$2000 Ded	$ 70
$3000 Ded	$ 88
$4000 Ded	$101
$5000 Ded	$112

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.

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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	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per $1000 over $90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 18
$500 Ded	$ 25
$1000 Ded	$ 43
$2000 Ded	$ 70
$3000 Ded	$ 88
$4000 Ded	$101
$5000 Ded	$112

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	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per $1000 over $90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 18
$500 Ded	$ 25
$1000 Ded	$ 43
$2000 Ded	$ 70
$3000 Ded	$ 88
$4000 Ded	$101
$5000 Ded	$112

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	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per $1000 over $90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 18
$500 Ded	$ 25
$1000 Ded	$ 43
$2000 Ded	$ 70
$3000 Ded	$ 88
$4000 Ded	$101
$5000 Ded	$112

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.

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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	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per $1000 over $90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 18
$500 Ded	$ 25
$1000 Ded	$ 43
$2000 Ded	$ 70
$3000 Ded	$ 88
$4000 Ded	$101
$5000 Ded	$112

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.

R-132
C.A.R.
3/1/2019

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	55	51	83	79	269	259	238	205
	2,3		55	51	83	79	263	253	233	200
	4,5		55	51	83	79	259	249	229	197
	6-9		50	46	76	72	232	223	205	176
4,501- 6,000	1	2	58	54	89	85	275	264	243	209
	2,3		58	54	89	85	268	258	237	204
	4,5		58	54	89	85	263	253	233	200
	6-9		53	49	80	76	235	226	208	179
6,001- 8,000	1	3	58	54	89	85	293	282	259	223
	2,3		58	54	89	85	286	275	253	217
	4,5		58	54	89	85	280	269	247	213
	6-9		53	49	80	76	245	236	217	186
8,001-10,000	1	4	71	67	108	104	358	344	316	272
	2,3		71	67	108	104	345	332	305	262
	4,5		71	67	108	104	337	324	298	256
	6-9		62	58	94	90	279	268	247	212
10,001-15,000	1	5	87	83	134	130	461	443	408	350
	2,3		87	83	134	130	441	424	390	335
	4,5		87	83	134	130	425	409	376	323
	6-9		74	70	113	109	333	320	294	253
15,001-20,000	1	6	114	110	177	172	671	645	593	510
	2,3		114	110	177	172	635	611	562	483
	4,5		114	110	177	172	609	586	539	463
	6-9		94	90	144	140	444	427	393	337
20,001-25,000	1	7	121	117	188	183	809	778	716	615
	2,3		121	117	188	183	763	734	675	580
	4,5		121	117	188	183	729	701	645	554
	6-9		99	95	152	148	517	497	457	393
25,001-40,000	1	8	133	129	207	201	904	869	799	687
	2,3		133	129	207	201	851	818	753	646
	4,5		133	129	207	201	811	780	718	616
	6-9		107	103	166	161	567	545	501	431
40,001-65,000	1	10	151	147	237	230	1127	1084	997	856
	2,3		151	147	237	230	1059	1018	937	804
	4,5		151	147	237	230	1007	968	891	765
	6-9		120	116	187	182	685	659	606	521
65,001-90,000	1	11	164	159	255	248	1217	1170	1076	924
	2,3		164	159	255	248	1141	1097	1009	867
	4,5		164	159	255	248	1084	1042	959	823
	6-9		129	125	201	195	732	704	648	556
Charge per $1000 over $90,000	1	12	0.36	0.35	0.56	0.54	6.25	6.01	5.53	4.75
	2,3		0.36	0.35	0.56	0.54	6.25	6.01	5.53	4.75
	4,5		0.36	0.35	0.56	0.54	6.25	6.01	5.53	4.75
	6-9		0.36	0.35	0.56	0.54	6.25	6.01	5.53	4.75

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	$ 12
$1000 Ded	$ 21
$2000 Ded	$ 35
$3000 Ded	$ 44
$4000 Ded	$ 51
$5000 Ded	$ 56

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

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 $9 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	56	52	86	82	268	258	237	204
	2,3		56	52	86	82	262	252	232	199
	4,5		56	52	86	82	258	248	228	196
	6-9		51	47	78	74	232	223	205	176
4,501- 6,000	1	2	62	58	94	90	274	263	242	208
	2,3		62	58	94	90	267	257	236	203
	4,5		62	58	94	90	263	253	233	200
	6-9		55	51	84	80	234	225	207	178
6,001- 8,000	1	3	62	58	94	90	292	281	259	222
	2,3		62	58	94	90	285	274	252	216
	4,5		62	58	94	90	279	268	247	212
	6-9		55	51	84	80	244	235	216	186
8,001-10,000	1	4	76	72	116	112	357	343	316	271
	2,3		76	72	116	112	344	331	305	261
	4,5		76	72	116	112	335	322	296	254
	6-9		65	61	100	96	278	267	246	211
10,001-15,000	1	5	94	90	145	141	458	440	405	348
	2,3		94	90	145	141	438	421	387	333
	4,5		94	90	145	141	423	407	374	322
	6-9		79	75	121	117	332	319	293	252
15,001-20,000	1	6	125	121	195	189	667	641	590	506
	2,3		125	121	195	189	631	607	558	480
	4,5		125	121	195	189	605	582	535	460
	6-9		101	97	157	152	442	425	391	336
20,001-25,000	1	7	133	129	207	201	803	772	710	610
	2,3		133	129	207	201	757	728	670	575
	4,5		133	129	207	201	724	696	640	550
	6-9		107	103	166	161	514	494	454	390
25,001-40,000	1	8	145	141	228	221	896	862	793	681
	2,3		145	141	228	221	844	812	747	641
	4,5		145	141	228	221	805	774	712	611
	6-9		117	113	181	176	564	542	499	428
40,001-65,000	1	10	168	163	263	255	1119	1076	990	850
	2,3		168	163	263	255	1049	1009	928	797
	4,5		168	163	263	255	998	960	883	758
	6-9		132	128	206	200	680	654	602	517
65,001-90,000	1	11	181	176	283	275	1206	1160	1067	916
	2,3		181	176	283	275	1132	1088	1001	860
	4,5		181	176	283	275	1075	1034	951	817
	6-9		142	138	221	215	727	699	643	552
Charge per $1000 over $90,000	1	12	0.41	0.40	0.64	0.62	6.19	5.95	5.47	4.70
	2,3		0.41	0.40	0.64	0.62	6.19	5.95	5.47	4.70
	4,5		0.41	0.40	0.64	0.62	6.19	5.95	5.47	4.70
	6-9		0.41	0.40	0.64	0.62	6.19	5.95	5.47	4.70

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 9
$500 Ded	$ 12
$1000 Ded	$ 21
$2000 Ded	$ 34
$3000 Ded	$ 43
$4000 Ded	$ 50
$5000 Ded	$ 55

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 $9 to the $300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 13

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	56	52	86	82	276	265	244	209
	2,3		56	52	86	82	269	259	238	205
	4,5		56	52	86	82	265	255	235	201
	6-9		51	47	78	74	236	227	209	179
4,501- 6,000	1	2	61	57	93	89	282	271	249	214
	2,3		61	57	93	89	276	265	244	209
	4,5		61	57	93	89	270	260	239	205
	6-9		55	51	83	79	239	230	212	182
6,001- 8,000	1	3	61	57	93	89	303	291	268	230
	2,3		61	57	93	89	294	283	260	224
	4,5		61	57	93	89	288	277	255	219
	6-9		55	51	83	79	250	240	221	190
8,001-10,000	1	4	75	71	115	111	373	359	330	284
	2,3		75	71	115	111	360	346	318	273
	4,5		75	71	115	111	349	336	309	265
	6-9		65	61	99	95	287	276	254	218
10,001-15,000	1	5	94	90	144	140	485	466	429	368
	2,3		94	90	144	140	463	445	409	352
	4,5		94	90	144	140	447	430	396	340
	6-9		78	74	120	116	346	333	306	263
15,001-20,000	1	6	124	120	193	187	714	687	632	543
	2,3		124	120	193	187	676	650	598	514
	4,5		124	120	193	187	647	622	572	491
	6-9		100	96	155	150	467	449	413	355
20,001-25,000	1	7	131	127	205	199	864	831	765	656
	2,3		131	127	205	199	814	783	720	619
	4,5		131	127	205	199	777	747	687	590
	6-9		106	102	164	159	546	525	483	415
25,001-40,000	1	8	144	140	226	219	967	930	856	735
	2,3		144	140	226	219	910	875	805	691
	4,5		144	140	226	219	867	834	767	659
	6-9		115	111	179	174	601	578	532	457
40,001-65,000	1	10	166	161	260	252	1212	1165	1072	920
	2,3		166	161	260	252	1136	1092	1005	863
	4,5		166	161	260	252	1080	1038	955	820
	6-9		131	127	204	198	729	701	645	554
65,001-90,000	1	11	179	174	280	272	1308	1258	1157	994
	2,3		179	174	280	272	1226	1179	1085	931
	4,5		179	174	280	272	1164	1119	1029	884
	6-9		140	136	219	213	781	751	691	593
Charge per $1000 over $90,000	1	12	0.40	0.39	0.63	0.61	6.81	6.55	6.03	5.17
	2,3		0.40	0.39	0.63	0.61	6.81	6.55	6.03	5.17
	4,5		0.40	0.39	0.63	0.61	6.81	6.55	6.03	5.17
	6-9		0.40	0.39	0.63	0.61	6.81	6.55	6.03	5.17

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 13
$1000 Ded	$ 23
$2000 Ded	$ 38
$3000 Ded	$ 48
$4000 Ded	$ 55
$5000 Ded	$ 61

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 $10 to the $300 deductible limited collision premium.

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C.A.R.
3/1/2019

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	58	54	88	84	283	272	250	215
	2,3		58	54	88	84	276	265	244	209
	4,5		58	54	88	84	270	260	239	205
	6-9		53	49	80	76	239	230	212	182
4,501- 6,000	1	2	63	59	96	92	289	278	256	220
	2,3		63	59	96	92	282	271	249	214
	4,5		63	59	96	92	276	265	244	209
	6-9		56	52	85	81	242	233	214	184
6,001- 8,000	1	3	63	59	96	92	311	299	275	236
	2,3		63	59	96	92	303	291	268	230
	4,5		63	59	96	92	295	284	261	224
	6-9		56	52	85	81	255	245	225	194
8,001-10,000	1	4	78	74	120	116	387	372	342	294
	2,3		78	74	120	116	372	358	329	283
	4,5		78	74	120	116	362	348	320	275
	6-9		67	63	103	99	294	283	260	224
10,001-15,000	1	5	98	94	151	147	508	488	449	386
	2,3		98	94	151	147	485	466	429	368
	4,5		98	94	151	147	467	449	413	355
	6-9		81	77	125	121	358	344	316	272
15,001-20,000	1	6	131	127	204	198	755	726	668	574
	2,3		131	127	204	198	713	686	631	542
	4,5		131	127	204	198	682	656	604	518
	6-9		106	102	164	159	489	470	432	371
20,001-25,000	1	7	139	135	217	211	916	881	811	696
	2,3		139	135	217	211	863	830	764	656
	4,5		139	135	217	211	823	791	728	625
	6-9		112	108	173	168	574	552	508	436
25,001-40,000	1	8	153	149	240	233	1028	988	909	781
	2,3		153	149	240	233	966	929	855	734
	4,5		153	149	240	233	919	884	813	698
	6-9		122	118	190	184	632	608	559	480
40,001-65,000	1	10	177	172	277	269	1291	1241	1142	980
	2,3		177	172	277	269	1210	1163	1070	919
	4,5		177	172	277	269	1148	1104	1016	872
	6-9		138	134	216	210	772	742	683	586
65,001-90,000	1	11	192	186	299	290	1396	1342	1235	1060
	2,3		192	186	299	290	1306	1256	1156	992
	4,5		192	186	299	290	1240	1192	1097	942
	6-9		149	145	233	226	827	795	731	628
Charge per $1000 over $90,000	1	12	0.44	0.42	0.68	0.66	7.34	7.06	6.49	5.58
	2,3		0.44	0.42	0.68	0.66	7.34	7.06	6.49	5.58
	4,5		0.44	0.42	0.68	0.66	7.34	7.06	6.49	5.58
	6-9		0.44	0.42	0.68	0.66	7.34	7.06	6.49	5.58

For Original Cost greater than $90,000 add the rate per $1000 to the $65,000-$90,000 rate.
For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 14
$1000 Ded	$ 25
$2000 Ded	$ 41
$3000 Ded	$ 52
$4000 Ded	$ 59
$5000 Ded	$ 65

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

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 $10 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	56	52	86	82	285	274	252	216
	2,3		56	52	86	82	278	267	246	211
	4,5		56	52	86	82	272	262	241	207
	6-9		51	47	78	74	240	231	213	182
4,501- 6,000	1	2	61	57	93	89	291	280	258	221
	2,3		61	57	93	89	284	273	251	216
	4,5		61	57	93	89	279	268	247	212
	6-9		55	51	83	79	244	235	216	186
6,001- 8,000	1	3	61	57	93	89	314	302	278	239
	2,3		61	57	93	89	305	293	270	231
	4,5		61	57	93	89	298	287	264	227
	6-9		55	51	83	79	256	246	226	194
8,001-10,000	1	4	75	71	115	111	392	377	347	298
	2,3		75	71	115	111	378	363	334	287
	4,5		75	71	115	111	366	352	324	278
	6-9		65	61	99	95	297	286	263	226
10,001-15,000	1	5	94	90	144	140	516	496	456	392
	2,3		94	90	144	140	492	473	435	374
	4,5		94	90	144	140	473	455	419	359
	6-9		78	74	120	116	362	348	320	275
15,001-20,000	1	6	124	120	193	187	770	740	681	585
	2,3		124	120	193	187	727	699	643	552
	4,5		124	120	193	187	695	668	615	528
	6-9		100	96	155	150	496	477	439	377
20,001-25,000	1	7	131	127	205	199	935	899	827	710
	2,3		131	127	205	199	880	846	778	668
	4,5		131	127	205	199	839	807	742	638
	6-9		106	102	164	159	583	561	516	443
25,001-40,000	1	8	144	140	226	219	1049	1009	928	797
	2,3		144	140	226	219	986	948	872	749
	4,5		144	140	226	219	938	902	830	713
	6-9		115	111	179	174	644	619	569	489
40,001-65,000	1	10	166	161	260	252	1319	1268	1167	1002
	2,3		166	161	260	252	1236	1188	1093	939
	4,5		166	161	260	252	1173	1128	1038	891
	6-9		131	127	204	198	786	756	696	597
65,001-90,000	1	11	179	174	280	272	1426	1371	1261	1083
	2,3		179	174	280	272	1334	1283	1180	1014
	4,5		179	174	280	272	1266	1217	1120	961
	6-9		140	136	219	213	842	810	745	640
Charge per $1000 over $90,000	1	12	0.40	0.39	0.63	0.61	7.53	7.24	6.66	5.72
	2,3		0.40	0.39	0.63	0.61	7.53	7.24	6.66	5.72
	4,5		0.40	0.39	0.63	0.61	7.53	7.24	6.66	5.72
	6-9		0.40	0.39	0.63	0.61	7.53	7.24	6.66	5.72

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 11
$500 Ded	$ 15
$1000 Ded	$ 26
$2000 Ded	$ 42
$3000 Ded	$ 53
$4000 Ded	$ 61
$5000 Ded	$ 67

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 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	56	52	86	82	279	268	247	212
	2,3		56	52	86	82	272	262	241	207
	4,5		56	52	86	82	267	257	236	203
	6-9		51	47	78	74	237	228	210	180
4,501- 6,000	1	2	61	57	93	89	285	274	252	216
	2,3		61	57	93	89	279	268	247	212
	4,5		61	57	93	89	272	262	241	207
	6-9		55	51	83	79	240	231	213	182
6,001- 8,000	1	3	61	57	93	89	307	295	271	233
	2,3		61	57	93	89	298	287	264	227
	4,5		61	57	93	89	291	280	258	221
	6-9		55	51	83	79	252	242	223	191
8,001-10,000	1	4	75	71	115	111	380	365	336	288
	2,3		75	71	115	111	366	352	324	278
	4,5		75	71	115	111	356	342	315	270
	6-9		65	61	99	95	290	279	257	220
10,001-15,000	1	5	94	90	144	140	496	477	439	377
	2,3		94	90	144	140	473	455	419	359
	4,5		94	90	144	140	457	439	404	347
	6-9		78	74	120	116	352	338	311	267
15,001-20,000	1	6	124	120	193	187	733	705	649	557
	2,3		124	120	193	187	694	667	614	527
	4,5		124	120	193	187	664	638	587	504
	6-9		100	96	155	150	477	459	422	363
20,001-25,000	1	7	131	127	205	199	889	855	787	675
	2,3		131	127	205	199	837	805	741	636
	4,5		131	127	205	199	799	768	707	607
	6-9		106	102	164	159	560	538	495	425
25,001-40,000	1	8	144	140	226	219	995	957	880	756
	2,3		144	140	226	219	936	900	828	711
	4,5		144	140	226	219	891	857	788	677
	6-9		115	111	179	174	616	592	545	468
40,001-65,000	1	10	166	161	260	252	1249	1201	1105	949
	2,3		166	161	260	252	1171	1126	1036	890
	4,5		166	161	260	252	1112	1069	983	845
	6-9		131	127	204	198	749	720	662	569
65,001-90,000	1	11	179	174	280	272	1350	1298	1194	1025
	2,3		179	174	280	272	1264	1215	1118	960
	4,5		179	174	280	272	1199	1153	1061	911
	6-9		140	136	219	213	802	771	709	609
Charge per $1000 over $90,000	1	12	0.40	0.39	0.63	0.61	7.06	6.79	6.25	5.36
	2,3		0.40	0.39	0.63	0.61	7.06	6.79	6.25	5.36
	4,5		0.40	0.39	0.63	0.61	7.06	6.79	6.25	5.36
	6-9		0.40	0.39	0.63	0.61	7.06	6.79	6.25	5.36

For Original Cost greater than $90,000 add the rate per $1000 to the $65,000-$90,000 rate.
For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 14
$1000 Ded	$ 24
$2000 Ded	$ 39
$3000 Ded	$ 50
$4000 Ded	$ 57
$5000 Ded	$ 63

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

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 $10 to the $300 deductible limited collision premium.

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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	57	53	87	83	293	282	259	223
	2,3		57	53	87	83	286	275	253	217
	4,5		57	53	87	83	281	270	248	213
	6-9		52	48	79	75	244	235	216	186
4,501- 6,000	1	2	62	58	94	90	301	289	266	228
	2,3		62	58	94	90	292	281	259	222
	4,5		62	58	94	90	286	275	253	217
	6-9		55	51	84	80	249	239	220	189
6,001- 8,000	1	3	62	58	94	90	326	313	288	247
	2,3		62	58	94	90	315	303	279	239
	4,5		62	58	94	90	308	296	272	234
	6-9		55	51	84	80	262	252	232	199
8,001-10,000	1	4	76	72	116	112	411	395	363	312
	2,3		76	72	116	112	394	379	349	299
	4,5		76	72	116	112	382	367	338	290
	6-9		65	61	100	96	307	295	271	233
10,001-15,000	1	5	95	91	146	142	545	524	482	414
	2,3		95	91	146	142	519	499	459	394
	4,5		95	91	146	142	499	480	442	379
	6-9		80	76	122	118	378	363	334	287
15,001-20,000	1	6	126	122	196	190	822	790	727	624
	2,3		126	122	196	190	775	745	685	589
	4,5		126	122	196	190	740	712	655	562
	6-9		102	98	158	153	524	504	464	398
20,001-25,000	1	7	134	130	209	203	1003	964	887	762
	2,3		134	130	209	203	942	906	834	716
	4,5		134	130	209	203	898	863	794	682
	6-9		108	104	167	162	619	595	547	470
25,001-40,000	1	8	147	143	231	224	1127	1084	997	856
	2,3		147	143	231	224	1058	1017	936	803
	4,5		147	143	231	224	1006	967	890	764
	6-9		117	113	182	177	685	659	606	521
40,001-65,000	1	10	170	165	266	258	1422	1367	1258	1080
	2,3		170	165	266	258	1330	1279	1177	1010
	4,5		170	165	266	258	1262	1213	1116	958
	6-9		133	129	208	202	840	808	743	638
65,001-90,000	1	11	183	178	286	278	1538	1479	1361	1168
	2,3		183	178	286	278	1438	1383	1272	1093
	4,5		183	178	286	278	1363	1311	1206	1036
	6-9		143	139	224	217	902	867	798	685
Charge per $1000 over $90,000	1	12	0.41	0.40	0.65	0.63	8.21	7.89	7.26	6.24
	2,3		0.41	0.40	0.65	0.63	8.21	7.89	7.26	6.24
	4,5		0.41	0.40	0.65	0.63	8.21	7.89	7.26	6.24
	6-9		0.41	0.40	0.65	0.63	8.21	7.89	7.26	6.24

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 16
$1000 Ded	$ 28
$2000 Ded	$ 45
$3000 Ded	$ 58
$4000 Ded	$ 66
$5000 Ded	$ 73

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 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	58	54	88	84	282	271	249	214
	2,3		58	54	88	84	276	265	244	209
	4,5		58	54	88	84	270	260	239	205
	6-9		52	48	79	75	239	230	212	182
4,501- 6,000	1	2	63	59	96	92	289	278	256	220
	2,3		63	59	96	92	281	270	248	213
	4,5		63	59	96	92	276	265	244	209
	6-9		56	52	85	81	242	233	214	184
6,001- 8,000	1	3	63	59	96	92	311	299	275	236
	2,3		63	59	96	92	302	290	267	229
	4,5		63	59	96	92	295	284	261	224
	6-9		56	52	85	81	254	244	224	193
8,001-10,000	1	4	78	74	119	115	387	372	342	294
	2,3		78	74	119	115	372	358	329	283
	4,5		78	74	119	115	361	347	319	274
	6-9		67	63	102	98	294	283	260	224
10,001-15,000	1	5	97	93	150	146	506	487	448	385
	2,3		97	93	150	146	483	464	427	367
	4,5		97	93	150	146	466	448	412	354
	6-9		81	77	124	120	358	344	316	272
15,001-20,000	1	6	129	125	202	196	753	724	666	572
	2,3		129	125	202	196	711	684	629	540
	4,5		129	125	202	196	680	654	602	517
	6-9		104	100	162	157	488	469	431	371
20,001-25,000	1	7	138	134	215	209	913	878	808	694
	2,3		138	134	215	209	860	827	761	653
	4,5		138	134	215	209	821	789	726	623
	6-9		111	107	172	167	572	550	506	435
25,001-40,000	1	8	152	148	238	231	1024	985	906	778
	2,3		152	148	238	231	962	925	851	731
	4,5		152	148	238	231	916	881	811	696
	6-9		120	116	187	182	630	606	558	479
40,001-65,000	1	10	175	170	274	266	1286	1237	1138	977
	2,3		175	170	274	266	1205	1159	1066	916
	4,5		175	170	274	266	1144	1100	1012	869
	6-9		137	133	214	208	769	739	680	584
65,001-90,000	1	11	190	184	296	287	1390	1337	1230	1056
	2,3		190	184	296	287	1302	1252	1152	989
	4,5		190	184	296	287	1234	1187	1092	938
	6-9		147	143	231	224	824	792	729	626
Charge per $1000 over $90,000	1	12	0.43	0.42	0.67	0.65	7.31	7.03	6.47	5.55
	2,3		0.43	0.42	0.67	0.65	7.31	7.03	6.47	5.55
	4,5		0.43	0.42	0.67	0.65	7.31	7.03	6.47	5.55
	6-9		0.43	0.42	0.67	0.65	7.31	7.03	6.47	5.55

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 14
$1000 Ded	$ 25
$2000 Ded	$ 40
$3000 Ded	$ 51
$4000 Ded	$ 59
$5000 Ded	$ 65

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 $10 to the $300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 19

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	55	51	84	80	282	271	249	214
	2,3		55	51	84	80	276	265	244	209
	4,5		55	51	84	80	270	260	239	205
	6-9		50	46	76	72	239	230	212	182
4,501- 6,000	1	2	59	55	90	86	288	277	255	219
	2,3		59	55	90	86	281	270	248	213
	4,5		59	55	90	86	276	265	244	209
	6-9		53	49	81	77	242	233	214	184
6,001- 8,000	1	3	59	55	90	86	310	298	274	235
	2,3		59	55	90	86	302	290	267	229
	4,5		59	55	90	86	294	283	260	224
	6-9		53	49	81	77	254	244	224	193
8,001-10,000	1	4	72	68	110	106	386	371	341	293
	2,3		72	68	110	106	371	357	328	282
	4,5		72	68	110	106	361	347	319	274
	6-9		63	59	96	92	293	282	259	223
10,001-15,000	1	5	88	84	136	132	505	486	447	384
	2,3		88	84	136	132	482	463	426	366
	4,5		88	84	136	132	464	446	410	352
	6-9		75	71	115	111	357	343	316	271
15,001-20,000	1	6	117	113	181	176	750	721	663	570
	2,3		117	113	181	176	709	682	627	539
	4,5		117	113	181	176	678	652	600	515
	6-9		95	91	146	142	486	467	430	369
20,001-25,000	1	7	124	120	193	187	911	876	806	692
	2,3		124	120	193	187	857	824	758	651
	4,5		124	120	193	187	817	786	723	621
	6-9		101	97	156	151	571	549	505	434
25,001-40,000	1	8	135	131	211	205	1020	981	903	775
	2,3		135	131	211	205	959	922	848	728
	4,5		135	131	211	205	913	878	808	694
	6-9		109	105	169	164	629	605	557	478
40,001-65,000	1	10	156	151	243	236	1281	1232	1133	973
	2,3		156	151	243	236	1201	1155	1063	912
	4,5		156	151	243	236	1140	1096	1008	866
	6-9		123	119	192	186	766	737	678	582
65,001-90,000	1	11	168	163	262	254	1385	1332	1225	1052
	2,3		168	163	262	254	1297	1247	1147	985
	4,5		168	163	262	254	1230	1183	1088	935
	6-9		132	128	206	200	822	790	727	624
Charge per $1000 over $90,000	1	12	0.37	0.36	0.58	0.56	7.28	7.00	6.44	5.53
	2,3		0.37	0.36	0.58	0.56	7.28	7.00	6.44	5.53
	4,5		0.37	0.36	0.58	0.56	7.28	7.00	6.44	5.53
	6-9		0.37	0.36	0.58	0.56	7.28	7.00	6.44	5.53

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.

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 14
$1000 Ded	$ 25
$2000 Ded	$ 40
$3000 Ded	$ 51
$4000 Ded	$ 59
$5000 Ded	$ 65

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 $10 to the $300 deductible limited collision premium.

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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	55	51	84	80	281	270	248	213
	2,3		55	51	84	80	275	264	243	209
	4,5		55	51	84	80	269	259	238	205
	6-9		51	47	77	73	238	229	211	181
4,501- 6,000	1	2	59	55	90	86	287	276	254	218
	2,3		59	55	90	86	280	269	247	213
	4,5		59	55	90	86	275	264	243	209
	6-9		53	49	81	77	241	232	213	183
6,001- 8,000	1	3	59	55	90	86	309	297	273	235
	2,3		59	55	90	86	301	289	266	228
	4,5		59	55	90	86	293	282	259	223
	6-9		53	49	81	77	254	244	224	193
8,001-10,000	1	4	72	68	111	107	384	369	339	292
	2,3		72	68	111	107	369	355	327	280
	4,5		72	68	111	107	359	345	317	273
	6-9		63	59	96	92	292	281	259	222
10,001-15,000	1	5	90	86	138	134	502	483	444	382
	2,3		90	86	138	134	479	461	424	364
	4,5		90	86	138	134	462	444	408	351
	6-9		76	72	116	112	356	342	315	270
15,001-20,000	1	6	118	114	183	178	746	717	660	566
	2,3		118	114	183	178	704	677	623	535
	4,5		118	114	183	178	674	648	596	512
	6-9		96	92	148	144	484	465	428	367
20,001-25,000	1	7	125	121	195	189	905	870	800	687
	2,3		125	121	195	189	852	819	753	647
	4,5		125	121	195	189	812	781	719	617
	6-9		101	97	157	152	567	545	501	431
25,001-40,000	1	8	137	133	214	208	1014	975	897	770
	2,3		137	133	214	208	953	916	843	724
	4,5		137	133	214	208	907	872	802	689
	6-9		110	106	171	166	625	601	553	475
40,001-65,000	1	10	158	153	246	239	1272	1223	1125	966
	2,3		158	153	246	239	1192	1146	1054	905
	4,5		158	153	246	239	1133	1089	1002	860
	6-9		124	120	194	188	761	732	673	578
65,001-90,000	1	11	169	164	265	257	1375	1322	1216	1044
	2,3		169	164	265	257	1288	1238	1139	978
	4,5		169	164	265	257	1222	1175	1081	928
	6-9		133	129	208	202	815	784	721	619
Charge per $1000 over $90,000	1	12	0.38	0.36	0.59	0.57	7.22	6.94	6.38	5.48
	2,3		0.38	0.36	0.59	0.57	7.22	6.94	6.38	5.48
	4,5		0.38	0.36	0.59	0.57	7.22	6.94	6.38	5.48
	6-9		0.38	0.36	0.59	0.57	7.22	6.94	6.38	5.48

For Original Cost greater than $90,000 add the rate per $1000 to the $65,000-$90,000 rate.
For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 14
$1000 Ded	$ 25
$2000 Ded	$ 40
$3000 Ded	$ 51
$4000 Ded	$ 58
$5000 Ded	$ 64

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	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	80%

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 $10 to the $300 deductible limited collision premium.