

R-122
C.A.R.
12/1/2023

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	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per \$1000 over \$90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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	\$ 23
\$1000 Ded	\$ 42
\$2000 Ded	\$ 71
\$3000 Ded	\$ 94
\$4000 Ded	\$112
\$5000 Ded	\$127

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	79%

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 \$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	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per \$1000 over \$90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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 \$ 23

\$1000 Ded \$ 42

\$2000 Ded \$ 71

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\$4000 Ded \$112

\$5000 Ded \$127

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 79%

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 \$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	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per \$1000 over \$90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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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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\$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 79%

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 \$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	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per \$1000 over \$90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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 \$ 23

\$1000 Ded \$ 42

\$2000 Ded \$ 71

\$3000 Ded \$ 94

\$4000 Ded \$112

\$5000 Ded \$127

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 79%

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 \$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	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per \$1000 over \$90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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\$300 Ded	\$ 17
\$500 Ded	\$ 23
\$1000 Ded	\$ 42
\$2000 Ded	\$ 71
\$3000 Ded	\$ 94
\$4000 Ded	\$112
\$5000 Ded	\$127

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	79%

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 \$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	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per \$1000 over \$90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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	\$ 23
\$1000 Ded	\$ 42
\$2000 Ded	\$ 71
\$3000 Ded	\$ 94
\$4000 Ded	\$112
\$5000 Ded	\$127

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	79%

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 \$17 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	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per \$1000 over \$90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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	\$ 23
\$1000 Ded	\$ 42
\$2000 Ded	\$ 71
\$3000 Ded	\$ 94
\$4000 Ded	\$112
\$5000 Ded	\$127

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	79%

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 \$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	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per \$1000 over \$90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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	\$ 23
\$1000 Ded	\$ 42
\$2000 Ded	\$ 71
\$3000 Ded	\$ 94
\$4000 Ded	\$112
\$5000 Ded	\$127

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	79%

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 \$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	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per \$1000 over \$90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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	\$ 23
\$1000 Ded	\$ 42
\$2000 Ded	\$ 71
\$3000 Ded	\$ 94
\$4000 Ded	\$112
\$5000 Ded	\$127

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	79%

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 \$17 to the \$300 deductible limited collision premium.

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C.A.R.
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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	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per \$1000 over \$90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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	\$ 23
\$1000 Ded	\$ 42
\$2000 Ded	\$ 71
\$3000 Ded	\$ 94
\$4000 Ded	\$112
\$5000 Ded	\$127

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	79%

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 \$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	28	24	42	38	69	67	62	54
	2,3		28	24	42	38	67	65	60	53
	4,5		27	23	40	36	61	59	55	48
	6-9		19	15	28	24	36	35	33	28
4,501- 6,000	1	2	32	28	48	44	75	73	68	59
	2,3		32	28	48	44	73	71	66	58
	4,5		31	27	46	42	66	64	60	52
	6-9		22	18	32	28	39	38	35	31
6,001- 8,000	1	3	33	29	49	45	98	95	88	77
	2,3		33	29	49	45	96	93	86	75
	4,5		32	28	47	43	87	84	78	68
	6-9		23	19	33	29	52	50	47	41
8,001-10,000	1	4	50	46	76	72	200	194	180	157
	2,3		50	46	76	72	194	188	175	152
	4,5		48	44	73	69	176	171	159	139
	6-9		33	29	50	46	104	101	94	82
10,001-15,000	1	5	94	90	145	141	328	318	296	258
	2,3		94	90	145	141	317	308	286	249
	4,5		90	86	139	135	289	281	261	228
	6-9		62	58	94	90	172	167	155	135
15,001-20,000	1	6	136	132	211	207	622	604	562	489
	2,3		136	132	211	207	604	586	545	475
	4,5		131	127	203	199	549	533	496	432
	6-9		89	85	137	133	327	317	295	257
20,001-25,000	1	7	206	202	322	316	979	950	884	770
	2,3		206	202	322	316	950	922	857	747
	4,5		198	194	309	303	864	839	780	680
	6-9		133	129	206	202	513	498	463	403
25,001-40,000	1	8	234	229	365	358	1148	1115	1037	903
	2,3		234	229	365	358	1115	1083	1007	877
	4,5		224	220	350	343	1015	985	916	798
	6-9		151	147	234	229	603	585	544	474
40,001-65,000	1	10	281	275	439	430	1512	1468	1365	1189
	2,3		281	275	439	430	1468	1425	1325	1154
	4,5		269	264	421	413	1336	1297	1206	1051
	6-9		180	176	281	275	793	770	716	624
65,001-90,000	1	11	304	298	474	465	1656	1608	1495	1302
	2,3		304	298	474	465	1608	1561	1452	1264
	4,5		291	285	455	446	1464	1421	1322	1151
	6-9		195	191	304	298	868	843	784	683
Charge per \$1000 over \$90,000	1	12	0.64	0.63	1.01	0.99	7.94	7.71	7.17	6.25
	2,3		0.64	0.63	1.01	0.99	7.94	7.71	7.17	6.25
	4,5		0.64	0.63	1.01	0.99	7.94	7.71	7.17	6.25
	6-9		0.64	0.63	1.01	0.99	7.94	7.71	7.17	6.25

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 12

\$500 Ded \$ 17

\$1000 Ded \$ 30

\$2000 Ded \$ 51

\$3000 Ded \$ 68

\$4000 Ded \$ 81

\$5000 Ded \$ 91

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 79%

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

and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$12

to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 12

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	27	23	40	36	74	72	67	58
	2,3		27	23	40	36	72	70	65	57
	4,5		26	22	38	34	65	63	59	51
	6-9		19	15	27	23	38	37	34	30
4,501- 6,000	1	2	30	26	45	41	80	78	73	63
	2,3		30	26	45	41	78	76	71	62
	4,5		30	26	44	40	71	69	64	56
	6-9		21	17	30	26	42	41	38	33
6,001- 8,000	1	3	32	28	47	43	105	102	95	83
	2,3		32	28	47	43	102	99	92	80
	4,5		30	26	45	41	93	90	84	73
	6-9		21	17	31	27	56	54	50	44
8,001-10,000	1	4	48	44	72	68	214	208	193	168
	2,3		48	44	72	68	208	202	188	164
	4,5		46	42	69	65	190	184	171	149
	6-9		32	28	47	43	112	109	101	88
10,001-15,000	1	5	89	85	137	133	351	341	317	276
	2,3		89	85	137	133	341	331	308	268
	4,5		86	82	132	128	310	301	280	244
	6-9		58	54	89	85	184	179	166	145
15,001-20,000	1	6	129	125	200	196	667	648	603	525
	2,3		129	125	200	196	648	629	585	509
	4,5		124	120	192	188	589	572	532	463
	6-9		84	80	129	125	350	340	316	275
20,001-25,000	1	7	195	191	304	298	1051	1020	949	826
	2,3		195	191	304	298	1020	990	921	802
	4,5		187	183	292	286	928	901	838	730
	6-9		126	122	195	191	551	535	498	433
25,001-40,000	1	8	220	216	345	338	1233	1197	1113	970
	2,3		220	216	345	338	1197	1162	1081	941
	4,5		212	208	332	325	1089	1057	983	856
	6-9		143	139	221	217	646	627	583	508
40,001-65,000	1	10	265	260	414	406	1622	1575	1465	1276
	2,3		265	260	414	406	1575	1529	1422	1238
	4,5		255	250	398	390	1434	1392	1295	1128
	6-9		170	166	265	260	851	826	768	669
65,001-90,000	1	11	288	282	449	440	1777	1725	1604	1397
	2,3		288	282	449	440	1725	1675	1558	1357
	4,5		275	270	430	422	1570	1524	1417	1234
	6-9		184	180	287	281	931	904	841	732
Charge per \$1000 over \$90,000	1	12	0.61	0.60	0.95	0.93	8.52	8.28	7.70	6.70
	2,3		0.61	0.60	0.95	0.93	8.52	8.28	7.70	6.70
	4,5		0.61	0.60	0.95	0.93	8.52	8.28	7.70	6.70
	6-9		0.61	0.60	0.95	0.93	8.52	8.28	7.70	6.70

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 13
\$500 Ded	\$ 18
\$1000 Ded	\$ 32
\$2000 Ded	\$ 55
\$3000 Ded	\$ 73
\$4000 Ded	\$ 86
\$5000 Ded	\$ 98

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	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	79%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$13 to the \$300 deductible limited collision premium.

R-134
C.A.R.
12/1/2023

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	26	22	39	35	76	74	69	60
	2,3		26	22	39	35	74	72	67	58
	4,5		25	21	37	33	68	66	61	53
	6-9		18	14	26	22	40	39	36	32
4,501- 6,000	1	2	30	26	44	40	83	81	75	66
	2,3		30	26	44	40	81	79	73	64
	4,5		28	24	42	38	74	72	67	58
	6-9		20	16	29	25	44	43	40	35
6,001- 8,000	1	3	30	26	45	41	109	106	99	86
	2,3		30	26	45	41	106	103	96	83
	4,5		29	25	43	39	97	94	87	76
	6-9		21	17	30	26	58	56	52	45
8,001-10,000	1	4	46	42	69	65	222	216	201	175
	2,3		46	42	69	65	216	210	195	170
	4,5		44	40	67	63	197	191	178	155
	6-9		31	27	46	42	116	113	105	92
10,001-15,000	1	5	86	82	132	128	365	354	329	287
	2,3		86	82	132	128	354	344	320	279
	4,5		83	79	127	123	322	313	291	254
	6-9		56	52	86	82	192	186	173	151
15,001-20,000	1	6	124	120	192	188	693	673	626	545
	2,3		124	120	192	188	673	653	607	529
	4,5		120	116	185	181	612	594	552	481
	6-9		81	77	125	121	364	353	328	286
20,001-25,000	1	7	188	184	293	287	1091	1059	985	858
	2,3		188	184	293	287	1059	1028	956	833
	4,5		180	176	281	275	963	935	870	757
	6-9		122	118	188	184	572	555	516	450
25,001-40,000	1	8	212	208	332	325	1280	1243	1156	1007
	2,3		212	208	332	325	1242	1206	1122	977
	4,5		204	200	318	312	1131	1098	1021	889
	6-9		137	133	212	208	671	651	605	527
40,001-65,000	1	10	255	250	399	391	1685	1636	1521	1325
	2,3		255	250	399	391	1636	1588	1477	1286
	4,5		245	240	383	375	1488	1445	1344	1170
	6-9		164	160	255	250	884	858	798	695
65,001-90,000	1	11	276	271	431	423	1845	1791	1666	1451
	2,3		276	271	431	423	1791	1739	1617	1409
	4,5		265	260	414	406	1630	1583	1472	1282
	6-9		177	173	275	270	967	939	873	761
Charge per \$1000 over \$90,000	1	12	0.59	0.57	0.91	0.90	8.85	8.59	7.99	6.96
	2,3		0.59	0.57	0.91	0.90	8.85	8.59	7.99	6.96
	4,5		0.59	0.57	0.91	0.90	8.85	8.59	7.99	6.96
	6-9		0.59	0.57	0.91	0.90	8.85	8.59	7.99	6.96

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 13
\$500 Ded	\$ 18
\$1000 Ded	\$ 34
\$2000 Ded	\$ 57
\$3000 Ded	\$ 75
\$4000 Ded	\$ 90
\$5000 Ded	\$101

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	79%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$13 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 14

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	28	24	41	37	75	73	68	59
	2,3		28	24	41	37	73	71	66	58
	4,5		26	22	39	35	67	65	60	53
	6-9		19	15	27	23	39	38	35	31
4,501- 6,000	1	2	31	27	46	42	82	80	74	65
	2,3		31	27	46	42	80	78	73	63
	4,5		30	26	44	40	73	71	66	58
	6-9		21	17	31	27	43	42	39	34
6,001- 8,000	1	3	32	28	47	43	108	105	98	85
	2,3		32	28	47	43	105	102	95	83
	4,5		31	27	46	42	96	93	86	75
	6-9		22	18	32	28	57	55	51	45
8,001-10,000	1	4	48	44	73	69	219	213	198	173
	2,3		48	44	73	69	213	207	193	168
	4,5		47	43	71	67	194	188	175	152
	6-9		32	28	48	44	115	112	104	91
10,001-15,000	1	5	91	87	140	136	361	350	326	284
	2,3		91	87	140	136	349	339	315	275
	4,5		87	83	134	130	318	309	287	250
	6-9		60	56	91	87	188	183	170	148
15,001-20,000	1	6	132	128	204	200	684	664	618	538
	2,3		132	128	204	200	664	645	600	522
	4,5		127	123	196	192	605	587	546	475
	6-9		86	82	132	128	358	348	324	282
20,001-25,000	1	7	199	195	310	304	1077	1046	973	847
	2,3		199	195	310	304	1045	1015	944	822
	4,5		191	187	298	292	952	924	859	748
	6-9		129	125	199	195	564	548	510	444
25,001-40,000	1	8	225	221	352	345	1264	1227	1141	994
	2,3		225	221	352	345	1228	1192	1109	966
	4,5		216	212	338	331	1117	1084	1008	878
	6-9		145	141	225	221	662	643	598	521
40,001-65,000	1	10	270	265	422	414	1664	1616	1503	1309
	2,3		270	265	422	414	1615	1568	1458	1270
	4,5		260	255	406	398	1470	1427	1327	1156
	6-9		174	170	270	265	872	847	788	686
65,001-90,000	1	11	293	287	457	448	1822	1769	1645	1433
	2,3		293	287	457	448	1770	1718	1598	1392
	4,5		281	275	439	430	1610	1563	1454	1266
	6-9		188	184	293	287	955	927	862	751
Charge per \$1000 over \$90,000	1	12	0.62	0.61	0.97	0.95	8.74	8.49	7.89	6.87
	2,3		0.62	0.61	0.97	0.95	8.74	8.49	7.89	6.87
	4,5		0.62	0.61	0.97	0.95	8.74	8.49	7.89	6.87
	6-9		0.62	0.61	0.97	0.95	8.74	8.49	7.89	6.87

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 13

\$500 Ded \$ 18

\$1000 Ded \$ 33

\$2000 Ded \$ 56

\$3000 Ded \$ 75

\$4000 Ded \$ 89

\$5000 Ded \$100

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 79%

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

and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$13

to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 15

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	26	22	39	35	83	81	75	66
	2,3		26	22	39	35	81	79	73	64
	4,5		26	22	38	34	74	72	67	58
	6-9		19	15	27	23	43	42	39	34
4,501- 6,000	1	2	30	26	44	40	92	89	83	72
	2,3		30	26	44	40	89	86	80	70
	4,5		29	25	43	39	80	78	73	63
	6-9		21	17	30	26	47	46	43	37
6,001- 8,000	1	3	31	27	46	42	119	116	108	94
	2,3		31	27	46	42	115	112	104	91
	4,5		30	26	44	40	105	102	95	83
	6-9		21	17	31	27	63	61	57	49
8,001-10,000	1	4	47	43	71	67	242	235	219	190
	2,3		47	43	71	67	236	229	213	185
	4,5		45	41	68	64	214	208	193	168
	6-9		32	28	47	43	127	123	114	100
10,001-15,000	1	5	88	84	135	131	398	386	359	313
	2,3		88	84	135	131	386	375	349	304
	4,5		84	80	129	125	351	341	317	276
	6-9		58	54	88	84	208	202	188	164
15,001-20,000	1	6	127	123	196	192	755	733	682	594
	2,3		127	123	196	192	733	712	662	577
	4,5		122	118	188	184	667	648	603	525
	6-9		83	79	127	123	396	384	357	311
20,001-25,000	1	7	192	188	299	293	1189	1154	1073	935
	2,3		192	188	299	293	1154	1120	1042	907
	4,5		184	180	287	281	1051	1020	949	826
	6-9		124	120	191	187	623	605	563	490
25,001-40,000	1	8	216	212	339	332	1396	1355	1260	1098
	2,3		216	212	339	332	1354	1315	1223	1065
	4,5		208	204	324	318	1233	1197	1113	970
	6-9		140	136	216	212	731	710	660	575
40,001-65,000	1	10	260	255	406	398	1836	1783	1658	1444
	2,3		260	255	406	398	1783	1731	1610	1402
	4,5		250	245	391	383	1622	1575	1465	1276
	6-9		167	163	260	255	963	935	870	757
65,001-90,000	1	11	282	276	440	431	2012	1953	1816	1582
	2,3		282	276	440	431	1953	1896	1763	1536
	4,5		270	265	422	414	1777	1725	1604	1397
	6-9		181	177	282	276	1055	1024	952	829
Charge per \$1000 over \$90,000	1	12	0.60	0.59	0.93	0.91	9.65	9.37	8.71	7.59
	2,3		0.60	0.59	0.93	0.91	9.65	9.37	8.71	7.59
	4,5		0.60	0.59	0.93	0.91	9.65	9.37	8.71	7.59
	6-9		0.60	0.59	0.93	0.91	9.65	9.37	8.71	7.59

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	\$ 15
\$500 Ded	\$ 20
\$1000 Ded	\$ 37
\$2000 Ded	\$ 62
\$3000 Ded	\$ 82
\$4000 Ded	\$ 98
\$5000 Ded	\$111

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	79%

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 \$15 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	27	23	40	36	70	68	63	55
	2,3		27	23	40	36	68	66	61	53
	4,5		26	22	38	34	62	60	56	49
	6-9		19	15	27	23	36	35	33	28
4,501- 6,000	1	2	30	26	45	41	76	74	69	60
	2,3		30	26	45	41	74	72	67	58
	4,5		30	26	44	40	67	65	60	53
	6-9		21	17	30	26	40	39	36	32
6,001- 8,000	1	3	32	28	47	43	100	97	90	79
	2,3		32	28	47	43	97	94	87	76
	4,5		30	26	45	41	88	85	79	69
	6-9		21	17	31	27	53	51	47	41
8,001-10,000	1	4	48	44	72	68	202	196	182	159
	2,3		48	44	72	68	197	191	178	155
	4,5		46	42	69	65	179	174	162	141
	6-9		32	28	47	43	106	103	96	83
10,001-15,000	1	5	89	85	137	133	332	322	299	261
	2,3		89	85	137	133	322	313	291	254
	4,5		86	82	132	128	294	285	265	231
	6-9		58	54	89	85	174	169	157	137
15,001-20,000	1	6	129	125	200	196	630	612	569	496
	2,3		129	125	200	196	612	594	552	481
	4,5		124	120	192	188	557	541	503	438
	6-9		84	80	129	125	331	321	299	260
20,001-25,000	1	7	195	191	304	298	992	963	896	780
	2,3		195	191	304	298	963	935	870	757
	4,5		187	183	292	286	877	851	791	689
	6-9		126	122	195	191	520	505	470	409
25,001-40,000	1	8	220	216	345	338	1164	1130	1051	915
	2,3		220	216	345	338	1131	1098	1021	889
	4,5		212	208	332	325	1029	999	929	809
	6-9		143	139	221	217	611	593	551	480
40,001-65,000	1	10	265	260	414	406	1533	1488	1384	1205
	2,3		265	260	414	406	1488	1445	1344	1170
	4,5		255	250	398	390	1354	1315	1223	1065
	6-9		170	166	265	260	803	780	725	632
65,001-90,000	1	11	288	282	449	440	1679	1630	1516	1320
	2,3		288	282	449	440	1629	1582	1471	1281
	4,5		275	270	430	422	1483	1440	1339	1166
	6-9		184	180	287	281	880	854	794	692
Charge per \$1000 over \$90,000	1	12	0.61	0.60	0.95	0.93	8.05	7.82	7.27	6.33
	2,3		0.61	0.60	0.95	0.93	8.05	7.82	7.27	6.33
	4,5		0.61	0.60	0.95	0.93	8.05	7.82	7.27	6.33
	6-9		0.61	0.60	0.95	0.93	8.05	7.82	7.27	6.33

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 12

\$500 Ded \$ 17

\$1000 Ded \$ 30

\$2000 Ded \$ 52

\$3000 Ded \$ 69

\$4000 Ded \$ 82

\$5000 Ded \$ 92

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 79%

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

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

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 17

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	28	24	41	37	78	76	71	62
	2,3		28	24	41	37	76	74	69	60
	4,5		27	23	40	36	69	67	62	54
	6-9		19	15	28	24	41	40	37	32
4,501- 6,000	1	2	32	28	47	43	85	83	77	67
	2,3		32	28	47	43	83	81	75	66
	4,5		30	26	45	41	75	73	68	59
	6-9		21	17	31	27	44	43	40	35
6,001- 8,000	1	3	32	28	48	44	111	108	100	87
	2,3		32	28	48	44	108	105	98	85
	4,5		31	27	46	42	99	96	89	78
	6-9		22	18	32	28	59	57	53	46
8,001-10,000	1	4	49	45	75	71	227	220	205	178
	2,3		49	45	75	71	220	214	199	173
	4,5		48	44	72	68	201	195	181	158
	6-9		33	29	49	45	118	115	107	93
10,001-15,000	1	5	92	88	142	138	372	361	336	292
	2,3		92	88	142	138	362	351	326	284
	4,5		89	85	137	133	329	319	297	258
	6-9		61	57	93	89	195	189	176	153
15,001-20,000	1	6	134	130	207	203	707	686	638	556
	2,3		134	130	207	203	686	666	619	539
	4,5		129	125	199	195	624	606	564	491
	6-9		87	83	134	130	371	360	335	292
20,001-25,000	1	7	202	198	316	310	1112	1080	1004	875
	2,3		202	198	316	310	1080	1049	976	850
	4,5		194	190	303	297	983	954	887	773
	6-9		131	127	202	198	583	566	526	458
25,001-40,000	1	8	230	225	358	351	1306	1268	1179	1027
	2,3		230	225	358	351	1268	1231	1145	997
	4,5		220	216	344	337	1154	1120	1042	907
	6-9		148	144	230	225	685	665	618	539
40,001-65,000	1	10	275	270	430	422	1719	1669	1552	1352
	2,3		275	270	430	422	1669	1620	1507	1312
	4,5		264	259	413	405	1519	1475	1372	1195
	6-9		177	173	275	270	901	875	814	709
65,001-90,000	1	11	298	292	465	456	1883	1828	1700	1481
	2,3		298	292	465	456	1828	1775	1651	1438
	4,5		286	280	447	438	1663	1615	1502	1308
	6-9		191	187	298	292	987	958	891	776
Charge per \$1000 over \$90,000	1	12	0.63	0.62	0.99	0.97	9.03	8.77	8.16	7.10
	2,3		0.63	0.62	0.99	0.97	9.03	8.77	8.16	7.10
	4,5		0.63	0.62	0.99	0.97	9.03	8.77	8.16	7.10
	6-9		0.63	0.62	0.99	0.97	9.03	8.77	8.16	7.10

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 14
\$500 Ded	\$ 19
\$1000 Ded	\$ 34
\$2000 Ded	\$ 58
\$3000 Ded	\$ 77
\$4000 Ded	\$ 91
\$5000 Ded	\$103

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	79%

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

and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$14 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 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	28	24	41	37	73	71	66	58
	2,3		28	24	41	37	71	69	64	56
	4,5		27	23	40	36	64	62	58	50
	6-9		19	15	28	24	38	37	34	30
4,501- 6,000	1	2	32	28	47	43	79	77	72	62
	2,3		32	28	47	43	77	75	70	61
	4,5		30	26	45	41	70	68	63	55
	6-9		21	17	31	27	42	41	38	33
6,001- 8,000	1	3	32	28	48	44	104	101	94	82
	2,3		32	28	48	44	101	98	91	79
	4,5		31	27	46	42	92	89	83	72
	6-9		22	18	32	28	55	53	49	43
8,001-10,000	1	4	49	45	75	71	211	205	191	166
	2,3		49	45	75	71	205	199	185	161
	4,5		48	44	72	68	186	181	168	147
	6-9		33	29	49	45	111	108	100	87
10,001-15,000	1	5	92	88	142	138	347	337	313	273
	2,3		92	88	142	138	337	327	304	265
	4,5		89	85	137	133	306	297	276	241
	6-9		61	57	93	89	181	176	164	143
15,001-20,000	1	6	134	130	207	203	659	640	595	518
	2,3		134	130	207	203	640	621	578	503
	4,5		129	125	199	195	582	565	525	458
	6-9		87	83	134	130	345	335	312	271
20,001-25,000	1	7	202	198	316	310	1037	1007	937	816
	2,3		202	198	316	310	1006	977	909	791
	4,5		194	190	303	297	916	889	827	720
	6-9		131	127	202	198	544	528	491	428
25,001-40,000	1	8	230	225	358	351	1216	1181	1098	957
	2,3		230	225	358	351	1181	1147	1067	929
	4,5		220	216	344	337	1075	1044	971	846
	6-9		148	144	230	225	638	619	576	501
40,001-65,000	1	10	275	270	430	422	1602	1555	1446	1260
	2,3		275	270	430	422	1555	1510	1404	1223
	4,5		264	259	413	405	1415	1374	1278	1113
	6-9		177	173	275	270	839	815	758	660
65,001-90,000	1	11	298	292	465	456	1754	1703	1584	1379
	2,3		298	292	465	456	1704	1654	1538	1340
	4,5		286	280	447	438	1550	1505	1400	1219
	6-9		191	187	298	292	920	893	830	723
Charge per \$1000 over \$90,000	1	12	0.63	0.62	0.99	0.97	8.42	8.17	7.60	6.62
	2,3		0.63	0.62	0.99	0.97	8.42	8.17	7.60	6.62
	4,5		0.63	0.62	0.99	0.97	8.42	8.17	7.60	6.62
	6-9		0.63	0.62	0.99	0.97	8.42	8.17	7.60	6.62

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	\$ 13
\$500 Ded	\$ 18
\$1000 Ded	\$ 32
\$2000 Ded	\$ 54
\$3000 Ded	\$ 72
\$4000 Ded	\$ 85
\$5000 Ded	\$ 96

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	79%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$13 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 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	26	22	39	35	70	68	63	55
	2,3		26	22	39	35	68	66	61	53
	4,5		26	22	38	34	62	60	56	49
	6-9		19	15	27	23	36	35	33	28
4,501- 6,000	1	2	30	26	44	40	76	74	69	60
	2,3		30	26	44	40	74	72	67	58
	4,5		29	25	43	39	68	66	61	53
	6-9		21	17	30	26	40	39	36	32
6,001- 8,000	1	3	31	27	46	42	100	97	90	79
	2,3		31	27	46	42	97	94	87	76
	4,5		30	26	44	40	89	86	80	70
	6-9		21	17	31	27	53	51	47	41
8,001-10,000	1	4	47	43	71	67	203	197	183	160
	2,3		47	43	71	67	198	192	179	156
	4,5		45	41	68	64	179	174	162	141
	6-9		32	28	47	43	106	103	96	83
10,001-15,000	1	5	88	84	135	131	334	324	301	262
	2,3		88	84	135	131	323	314	292	254
	4,5		84	80	129	125	295	286	266	232
	6-9		58	54	88	84	175	170	158	138
15,001-20,000	1	6	127	123	196	192	633	615	572	498
	2,3		127	123	196	192	615	597	555	484
	4,5		122	118	188	184	559	543	505	440
	6-9		83	79	127	123	332	322	299	261
20,001-25,000	1	7	192	188	299	293	997	968	900	784
	2,3		192	188	299	293	967	939	873	761
	4,5		184	180	287	281	881	855	795	693
	6-9		124	120	191	187	522	507	472	411
25,001-40,000	1	8	216	212	339	332	1170	1136	1056	920
	2,3		216	212	339	332	1136	1103	1026	893
	4,5		208	204	324	318	1033	1003	933	812
	6-9		140	136	216	212	613	595	553	482
40,001-65,000	1	10	260	255	406	398	1540	1495	1390	1211
	2,3		260	255	406	398	1495	1451	1349	1175
	4,5		250	245	391	383	1361	1321	1229	1070
	6-9		167	163	260	255	808	784	729	635
65,001-90,000	1	11	282	276	440	431	1686	1637	1522	1326
	2,3		282	276	440	431	1637	1589	1478	1287
	4,5		270	265	422	414	1490	1447	1346	1172
	6-9		181	177	282	276	884	858	798	695
Charge per \$1000 over \$90,000	1	12	0.60	0.59	0.93	0.91	8.09	7.85	7.30	6.36
	2,3		0.60	0.59	0.93	0.91	8.09	7.85	7.30	6.36
	4,5		0.60	0.59	0.93	0.91	8.09	7.85	7.30	6.36
	6-9		0.60	0.59	0.93	0.91	8.09	7.85	7.30	6.36

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	\$ 12
\$500 Ded	\$ 17
\$1000 Ded	\$ 31
\$2000 Ded	\$ 52
\$3000 Ded	\$ 69
\$4000 Ded	\$ 82
\$5000 Ded	\$ 93

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	79%

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 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	29	25	43	39	72	70	65	57
	2,3		29	25	43	39	70	68	63	55
	4,5		28	24	41	37	64	62	58	50
	6-9		20	16	29	25	37	36	33	29
4,501- 6,000	1	2	32	28	48	44	78	76	71	62
	2,3		32	28	48	44	76	74	69	60
	4,5		32	28	47	43	69	67	62	54
	6-9		22	18	32	28	41	40	37	32
6,001- 8,000	1	3	33	29	50	46	103	100	93	81
	2,3		33	29	50	46	100	97	90	79
	4,5		32	28	48	44	91	88	82	71
	6-9		23	19	33	29	54	52	48	42
8,001-10,000	1	4	51	47	77	73	209	203	189	164
	2,3		51	47	77	73	203	197	183	160
	4,5		49	45	74	70	184	179	166	145
	6-9		34	30	51	47	109	106	99	86
10,001-15,000	1	5	96	92	147	143	342	332	309	269
	2,3		96	92	147	143	333	323	300	262
	4,5		92	88	142	138	303	294	273	238
	6-9		63	59	96	92	179	174	162	141
15,001-20,000	1	6	139	135	215	211	650	631	587	511
	2,3		139	135	215	211	631	613	570	497
	4,5		133	129	206	202	575	558	519	452
	6-9		90	86	139	135	341	331	308	268
20,001-25,000	1	7	209	205	327	321	1024	994	924	805
	2,3		209	205	327	321	994	965	897	782
	4,5		201	197	314	308	904	878	817	711
	6-9		136	132	210	206	537	521	485	422
25,001-40,000	1	8	238	233	371	364	1201	1166	1084	944
	2,3		238	233	371	364	1166	1132	1053	917
	4,5		228	224	357	350	1061	1030	958	834
	6-9		153	149	238	233	629	611	568	495
40,001-65,000	1	10	286	280	447	438	1581	1535	1428	1243
	2,3		286	280	447	438	1535	1490	1386	1207
	4,5		274	269	428	420	1397	1356	1261	1098
	6-9		183	179	286	280	829	805	749	652
65,001-90,000	1	11	309	303	482	473	1731	1681	1563	1362
	2,3		309	303	482	473	1681	1632	1518	1322
	4,5		297	291	463	454	1530	1485	1381	1203
	6-9		198	194	309	303	907	881	819	714
Charge per \$1000 over \$90,000	1	12	0.66	0.64	1.02	1.00	8.31	8.06	7.50	6.53
	2,3		0.66	0.64	1.02	1.00	8.31	8.06	7.50	6.53
	4,5		0.66	0.64	1.02	1.00	8.31	8.06	7.50	6.53
	6-9		0.66	0.64	1.02	1.00	8.31	8.06	7.50	6.53

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.

Collision Waiver of Deductible -

\$300 Ded	\$ 13
\$500 Ded	\$ 17
\$1000 Ded	\$ 32
\$2000 Ded	\$ 54
\$3000 Ded	\$ 71
\$4000 Ded	\$ 84
\$5000 Ded	\$ 95

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	79%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$13 to the \$300 deductible limited collision premium.