R-122
C.A.R.
3/1/2026

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	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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.

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

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

R-123
C.A.R.
3/1/2026

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	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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.

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

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 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	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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.

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

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 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	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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.

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

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 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	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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.

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

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 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	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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.

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

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

R-128
C.A.R.
3/1/2026

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	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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.

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

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

R-129
C.A.R.
3/1/2026

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	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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.

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

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 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	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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.

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

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

R-131
C.A.R.
3/1/2026

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	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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.

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

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

R-132
C.A.R.
3/1/2026

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
	1		21	18	31	28	44	43	40	36
$0- 4,500	2,3	1	21	18	31	28	44	43	40	36
	4,5		20	17	30	27	40	39	37	32
	6-9		14	11	20	17	25	24	23	20
	1		23	20	34	31	52	50	47	42
4,501- 6,000	2,3	2	23	20	34	31	50	49	46	41
	4,5		22	19	33	30	46	45	42	37
	6-9		15	12	22	19	29	28	26	23
	1		23	20	34	31	68	66	62	55
6,001- 8,000	2,3	3	23	20	34	31	67	65	61	54
	4,5		22	19	33	30	61	59	55	49
	6-9		15	12	22	19	38	37	35	31
	1		36	33	54	51	130	126	118	105
8,001-10,000	2,3	4	36	33	54	51	127	123	116	102
	4,5		35	32	53	50	115	112	105	93
	6-9		23	20	35	32	72	70	66	58
	1		66	63	101	98	236	229	215	190
10,001-15,000	2,3	5	66	63	101	98	231	224	211	186
	4,5		64	61	98	95	210	204	192	169
	6-9		42	39	64	61	132	128	120	106
	1		105	102	162	159	476	462	434	383
15,001-20,000	2,3	6	105	102	162	159	467	453	426	376
	4,5		102	99	157	154	424	412	387	342
	6-9		66	63	102	99	266	258	243	214
	1		158	155	247	242	775	752	707	624
20,001-25,000	2,3	7	158	155	247	242	759	737	693	612
	4,5		153	150	240	235	691	671	631	557
	6-9		99	96	153	150	433	420	395	349
	1		179	175	279	274	908	882	829	732
25,001-40,000	2,3	8	179	175	279	274	891	865	813	718
	4,5		173	170	271	266	811	787	740	653
	6-9		112	109	173	170	508	493	463	409
	1		215	211	337	330	1196	1161	1091	964
40,001-65,000	2,3	10	215	211	337	330	1173	1139	1071	945
	4,5		209	205	326	320	1067	1036	974	860
	6-9		134	131	209	205	668	649	610	539
	1		233	228	364	357	1311	1273	1197	1057
65,001-90,000	2,3	11	233	228	364	357	1285	1248	1173	1036
	4,5		225	221	353	346	1170	1136	1068	943
	6-9		144	141	225	221	733	712	669	591
	1		0.45	0.44	0.70	0.69	5.77	5.60	5.27	4.65
Charge per $1000	2,3	12	0.45	0.44	0.70	0.69	5.77	5.60	5.27	4.65
over $90,000	4,5		0.45	0.44	0.70	0.69	5.77	5.60	5.27	4.65
	6-9		0.45	0.44	0.70	0.69	5.77	5.60	5.27	4.65

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

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 9
$500 Ded	$ 14
$1000 Ded	$ 26
$2000 Ded	$ 46
$3000 Ded	$ 61
$4000 Ded	$ 74
$5000 Ded	$ 85

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	21	18	31	28	54	52	49	43
	2,3		21	18	31	28	53	51	48	42
	4,5		20	17	30	27	47	46	43	38
	6-9		14	11	20	17	30	29	27	24
4,501- 6,000	1	2	23	20	35	32	62	60	56	50
	2,3		23	20	35	32	61	59	55	49
	4,5		23	20	34	31	55	53	50	44
	6-9		16	13	23	20	34	33	31	27
6,001- 8,000	1	3	23	20	35	32	81	79	74	66
	2,3		23	20	35	32	79	77	72	64
	4,5		23	20	34	31	72	70	66	58
	6-9		16	13	23	20	45	44	41	37
8,001-10,000	1	4	36	33	55	52	153	149	140	124
	2,3		36	33	55	52	150	146	137	121
	4,5		36	33	54	51	137	133	125	110
	6-9		23	20	35	32	87	84	79	70
10,001-15,000	1	5	67	64	103	100	280	272	256	226
	2,3		67	64	103	100	274	266	250	221
	4,5		65	62	100	97	249	242	227	201
	6-9		43	40	65	62	157	152	143	126
15,001-20,000	1	6	107	104	166	163	565	549	516	456
	2,3		107	104	166	163	554	538	506	447
	4,5		104	101	161	158	504	489	460	406
	6-9		68	65	104	101	315	306	288	254
20,001-25,000	1	7	161	158	252	247	921	894	840	742
	2,3		161	158	252	247	902	876	823	727
	4,5		156	153	244	239	821	797	749	662
	6-9		101	98	156	153	514	499	469	414
25,001-40,000	1	8	183	179	286	280	1079	1048	985	870
	2,3		183	179	286	280	1059	1028	966	853
	4,5		177	174	277	272	963	935	879	776
	6-9		114	111	177	174	604	586	551	486
40,001-65,000	1	10	220	216	344	337	1421	1380	1297	1145
	2,3		220	216	344	337	1394	1353	1272	1123
	4,5		213	209	334	327	1268	1231	1157	1022
	6-9		137	134	213	209	794	771	725	640
65,001-90,000	1	11	238	233	371	364	1558	1513	1422	1256
	2,3		238	233	371	364	1527	1483	1394	1231
	4,5		231	226	360	353	1391	1350	1269	1121
	6-9		148	145	231	226	870	845	794	701
Charge per $1000 over $90,000	1	12	0.46	0.45	0.72	0.70	6.86	6.66	6.26	5.53
	2,3		0.46	0.45	0.72	0.70	6.86	6.66	6.26	5.53
	4,5		0.46	0.45	0.72	0.70	6.86	6.66	6.26	5.53
	6-9		0.46	0.45	0.72	0.70	6.86	6.66	6.26	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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 11
$500 Ded	$ 17
$1000 Ded	$ 31
$2000 Ded	$ 54
$3000 Ded	$ 73
$4000 Ded	$ 88
$5000 Ded	$101

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.

R-134 COMMONWEALTH AUTOMOBILE REINSURERS
C.A.R. Physical Damage Premiums
3/1/2026 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	21	18	31	28	49	48	45	40
	2,3		21	18	31	28	48	47	44	39
	4,5		20	17	30	27	43	42	39	35
	6-9		14	11	20	17	27	26	24	22
4,501- 6,000	1	2	23	20	35	32	57	55	52	46
	2,3		23	20	35	32	56	54	51	45
	4,5		23	20	34	31	50	49	46	41
	6-9		16	13	23	20	32	31	29	26
6,001- 8,000	1	3	23	20	35	32	75	73	69	61
	2,3		23	20	35	32	73	71	67	59
	4,5		23	20	34	31	67	65	61	54
	6-9		16	13	23	20	41	40	38	33
8,001-10,000	1	4	36	33	55	52	142	138	130	115
	2,3		36	33	55	52	139	135	127	112
	4,5		36	33	54	51	127	123	116	102
	6-9		23	20	35	32	79	77	72	64
10,001-15,000	1	5	67	64	103	100	258	250	235	208
	2,3		67	64	103	100	252	245	230	203
	4,5		65	62	100	97	230	223	210	185
	6-9		43	40	65	62	144	140	132	116
15,001-20,000	1	6	107	104	166	163	520	505	475	419
	2,3		107	104	166	163	510	495	465	411
	4,5		104	101	161	158	465	451	424	374
	6-9		68	65	104	101	290	282	265	234
20,001-25,000	1	7	161	158	252	247	848	823	774	683
	2,3		161	158	252	247	831	807	759	670
	4,5		156	153	244	239	756	734	690	609
	6-9		101	98	156	153	474	460	432	382
25,001-40,000	1	8	183	179	286	280	994	965	907	801
	2,3		183	179	286	280	975	947	890	786
	4,5		177	174	277	272	887	861	809	715
	6-9		114	111	177	174	555	539	507	447
40,001-65,000	1	10	220	216	344	337	1309	1271	1195	1055
	2,3		220	216	344	337	1283	1246	1171	1034
	4,5		213	209	334	327	1168	1134	1066	941
	6-9		137	134	213	209	731	710	667	589
65,001-90,000	1	11	238	233	371	364	1435	1393	1309	1156
	2,3		238	233	371	364	1407	1366	1284	1134
	4,5		231	226	360	353	1280	1243	1168	1032
	6-9		148	145	231	226	802	779	732	647
Charge per $1000 over $90,000	1	12	0.46	0.45	0.72	0.70	6.31	6.13	5.76	5.09
	2,3		0.46	0.45	0.72	0.70	6.31	6.13	5.76	5.09
	4,5		0.46	0.45	0.72	0.70	6.31	6.13	5.76	5.09
	6-9		0.46	0.45	0.72	0.70	6.31	6.13	5.76	5.09

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

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 16
$1000 Ded	$ 29
$2000 Ded	$ 50
$3000 Ded	$ 67
$4000 Ded	$ 81
$5000 Ded	$ 93

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.

R-135
C.A.R.
3/1/2026

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	20	17	30	27	54	52	49	43
	2,3		20	17	30	27	53	51	48	42
	4,5		20	17	29	26	47	46	43	38
	6-9		14	11	20	17	30	29	27	24
4,501- 6,000	1	2	23	20	34	31	62	60	56	50
	2,3		23	20	34	31	61	59	55	49
	4,5		22	19	33	30	55	53	50	44
	6-9		15	12	22	19	34	33	31	27
6,001- 8,000	1	3	23	20	34	31	81	79	74	66
	2,3		23	20	34	31	79	77	72	64
	4,5		22	19	33	30	72	70	66	58
	6-9		15	12	22	19	45	44	41	37
8,001-10,000	1	4	35	32	53	50	153	149	140	124
	2,3		35	32	53	50	150	146	137	121
	4,5		34	31	51	48	137	133	125	110
	6-9		23	20	34	31	87	84	79	70
10,001-15,000	1	5	64	61	99	96	280	272	256	226
	2,3		64	61	99	96	274	266	250	221
	4,5		63	60	96	93	249	242	227	201
	6-9		41	38	63	60	157	152	143	126
15,001-20,000	1	6	103	100	159	156	565	549	516	456
	2,3		103	100	159	156	554	538	506	447
	4,5		100	97	154	151	504	489	460	406
	6-9		65	62	100	97	315	306	288	254
20,001-25,000	1	7	155	152	242	237	921	894	840	742
	2,3		155	152	242	237	902	876	823	727
	4,5		150	147	235	230	821	797	749	662
	6-9		97	94	150	147	514	499	469	414
25,001-40,000	1	8	175	172	273	268	1079	1048	985	870
	2,3		175	172	273	268	1059	1028	966	853
	4,5		169	166	265	260	963	935	879	776
	6-9		109	106	169	166	604	586	551	486
40,001-65,000	1	10	211	207	329	323	1421	1380	1297	1145
	2,3		211	207	329	323	1394	1353	1272	1123
	4,5		204	200	319	313	1268	1231	1157	1022
	6-9		131	128	204	200	794	771	725	640
65,001-90,000	1	11	227	223	356	349	1558	1513	1422	1256
	2,3		227	223	356	349	1527	1483	1394	1231
	4,5		221	217	346	339	1391	1350	1269	1121
	6-9		142	139	221	217	870	845	794	701
Charge per $1000 over $90,000	1	12	0.44	0.43	0.69	0.67	6.86	6.66	6.26	5.53
	2,3		0.44	0.43	0.69	0.67	6.86	6.66	6.26	5.53
	4,5		0.44	0.43	0.69	0.67	6.86	6.66	6.26	5.53
	6-9		0.44	0.43	0.69	0.67	6.86	6.66	6.26	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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 11
$500 Ded	$ 17
$1000 Ded	$ 31
$2000 Ded	$ 54
$3000 Ded	$ 73
$4000 Ded	$ 88
$5000 Ded	$101

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 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	22	19	33	30	54	52	49	43
	2,3		22	19	33	30	53	51	48	42
	4,5		22	19	32	29	47	46	43	38
	6-9		15	12	22	19	30	29	27	24
4,501- 6,000	1	2	25	22	37	34	62	60	56	50
	2,3		25	22	37	34	61	59	55	49
	4,5		24	21	36	33	55	53	50	44
	6-9		16	13	24	21	34	33	31	27
6,001- 8,000	1	3	25	22	37	34	81	79	74	66
	2,3		25	22	37	34	79	77	72	64
	4,5		24	21	36	33	72	70	66	58
	6-9		16	13	24	21	45	44	41	37
8,001-10,000	1	4	38	35	58	55	153	149	140	124
	2,3		38	35	58	55	150	146	137	121
	4,5		38	35	57	54	137	133	125	110
	6-9		25	22	37	34	87	84	79	70
10,001-15,000	1	5	71	68	110	107	280	272	256	226
	2,3		71	68	110	107	274	266	250	221
	4,5		69	66	106	103	249	242	227	201
	6-9		45	42	69	66	157	152	143	126
15,001-20,000	1	6	114	111	176	173	565	549	516	456
	2,3		114	111	176	173	554	538	506	447
	4,5		111	108	171	168	504	489	460	406
	6-9		71	68	110	107	315	306	288	254
20,001-25,000	1	7	171	168	267	262	921	894	840	742
	2,3		171	168	267	262	902	876	823	727
	4,5		166	163	259	254	821	797	749	662
	6-9		107	104	166	163	514	499	469	414
25,001-40,000	1	8	195	191	304	298	1079	1048	985	870
	2,3		195	191	304	298	1059	1028	966	853
	4,5		189	185	295	289	963	935	879	776
	6-9		121	118	189	185	604	586	551	486
40,001-65,000	1	10	234	229	365	358	1421	1380	1297	1145
	2,3		234	229	365	358	1394	1353	1272	1123
	4,5		227	223	355	348	1268	1231	1157	1022
	6-9		145	142	226	222	794	771	725	640
65,001-90,000	1	11	253	248	395	387	1558	1513	1422	1256
	2,3		253	248	395	387	1527	1483	1394	1231
	4,5		246	241	384	376	1391	1350	1269	1121
	6-9		157	154	245	240	870	845	794	701
Charge per $1000 over $90,000	1	12	0.49	0.48	0.76	0.75	6.86	6.66	6.26	5.53
	2,3		0.49	0.48	0.76	0.75	6.86	6.66	6.26	5.53
	4,5		0.49	0.48	0.76	0.75	6.86	6.66	6.26	5.53
	6-9		0.49	0.48	0.76	0.75	6.86	6.66	6.26	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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 11
$500 Ded	$ 17
$1000 Ded	$ 31
$2000 Ded	$ 54
$3000 Ded	$ 72
$4000 Ded	$ 88
$5000 Ded	$100

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	22	19	32	29	45	44	41	37
	2,3		22	19	32	29	44	43	40	36
	4,5		21	18	31	28	40	39	37	32
	6-9		15	12	21	18	26	25	24	21
4,501- 6,000	1	2	24	21	36	33	53	51	48	42
	2,3		24	21	36	33	52	50	47	42
	4,5		23	20	35	32	47	46	43	38
	6-9		16	13	23	20	29	28	26	23
6,001- 8,000	1	3	24	21	36	33	69	67	63	56
	2,3		24	21	36	33	68	66	62	55
	4,5		23	20	35	32	62	60	56	50
	6-9		16	13	23	20	39	38	36	32
8,001-10,000	1	4	37	34	56	53	132	128	120	106
	2,3		37	34	56	53	129	125	118	104
	4,5		36	33	55	52	117	114	107	95
	6-9		24	21	36	33	74	72	68	60
10,001-15,000	1	5	68	65	105	102	240	233	219	193
	2,3		68	65	105	102	235	228	214	189
	4,5		66	63	102	99	213	207	195	172
	6-9		44	41	67	64	134	130	122	108
15,001-20,000	1	6	109	106	169	166	484	470	442	390
	2,3		109	106	169	166	474	460	432	382
	4,5		106	103	164	161	432	419	394	348
	6-9		69	66	106	103	270	262	246	217
20,001-25,000	1	7	164	161	257	252	788	765	719	635
	2,3		164	161	257	252	773	750	705	623
	4,5		159	156	249	244	703	683	642	567
	6-9		103	100	159	156	440	427	401	354
25,001-40,000	1	8	187	183	292	286	925	898	844	745
	2,3		187	183	292	286	906	880	827	730
	4,5		181	177	283	277	825	801	753	665
	6-9		116	113	181	177	517	502	472	417
40,001-65,000	1	10	224	220	351	344	1216	1181	1110	980
	2,3		224	220	351	344	1193	1158	1089	961
	4,5		218	214	341	334	1086	1054	991	875
	6-9		139	136	217	213	680	660	620	548
65,001-90,000	1	11	243	238	379	372	1334	1295	1217	1075
	2,3		243	238	379	372	1308	1270	1194	1054
	4,5		236	231	368	361	1191	1156	1087	959
	6-9		151	148	236	231	746	724	681	601
Charge per $1000 over $90,000	1	12	0.47	0.46	0.73	0.72	5.87	5.70	5.36	4.73
	2,3		0.47	0.46	0.73	0.72	5.87	5.70	5.36	4.73
	4,5		0.47	0.46	0.73	0.72	5.87	5.70	5.36	4.73
	6-9		0.47	0.46	0.73	0.72	5.87	5.70	5.36	4.73

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

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 9
$500 Ded	$ 14
$1000 Ded	$ 26
$2000 Ded	$ 46
$3000 Ded	$ 62
$4000 Ded	$ 75
$5000 Ded	$ 86

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 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	23	20	34	31	50	49	46	41
	2,3		23	20	34	31	49	48	45	40
	4,5		22	19	33	30	45	44	41	37
	6-9		15	12	22	19	29	28	26	23
4,501- 6,000	1	2	25	22	38	35	59	57	54	47
	2,3		25	22	38	35	58	56	53	46
	4,5		25	22	37	34	53	51	48	42
	6-9		17	14	25	22	33	32	30	27
6,001- 8,000	1	3	25	22	38	35	77	75	71	62
	2,3		25	22	38	35	76	74	70	61
	4,5		25	22	37	34	69	67	63	56
	6-9		17	14	25	22	43	42	39	35
8,001-10,000	1	4	40	37	61	58	147	143	134	119
	2,3		40	37	61	58	144	140	132	116
	4,5		39	36	59	56	132	128	120	106
	6-9		26	23	39	36	82	80	75	66
10,001-15,000	1	5	74	71	114	111	268	260	244	216
	2,3		74	71	114	111	263	255	240	212
	4,5		72	69	111	108	239	232	218	193
	6-9		47	44	72	69	149	145	136	120
15,001-20,000	1	6	118	115	184	180	541	525	494	436
	2,3		118	115	184	180	530	515	484	427
	4,5		114	111	177	174	482	468	440	388
	6-9		74	71	114	111	302	293	275	243
20,001-25,000	1	7	179	175	278	273	881	855	804	710
	2,3		179	175	278	273	863	838	788	696
	4,5		172	169	269	264	786	763	717	633
	6-9		111	108	172	169	492	478	449	397
25,001-40,000	1	8	202	198	315	309	1033	1003	943	832
	2,3		202	198	315	309	1012	983	924	816
	4,5		196	192	306	300	922	895	841	743
	6-9		126	123	196	192	578	561	527	466
40,001-65,000	1	10	243	238	379	372	1360	1320	1241	1096
	2,3		243	238	379	372	1333	1294	1216	1074
	4,5		236	231	368	361	1213	1178	1107	978
	6-9		151	148	236	231	760	738	694	613
65,001-90,000	1	11	262	257	410	402	1490	1447	1360	1201
	2,3		262	257	410	402	1462	1419	1334	1178
	4,5		255	250	398	390	1331	1292	1214	1072
	6-9		162	159	254	249	833	809	760	671
Charge per $1000 over $90,000	1	12	0.51	0.50	0.79	0.78	6.56	6.37	5.99	5.29
	2,3		0.51	0.50	0.79	0.78	6.56	6.37	5.99	5.29
	4,5		0.51	0.50	0.79	0.78	6.56	6.37	5.99	5.29
	6-9		0.51	0.50	0.79	0.78	6.56	6.37	5.99	5.29

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 11
$500 Ded	$ 16
$1000 Ded	$ 30
$2000 Ded	$ 52
$3000 Ded	$ 69
$4000 Ded	$ 84
$5000 Ded	$ 96

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 18

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision: Fire,Theft,CAC $300	Other than Collision: Fire,Theft,CAC $500	Other than Collision: Comprehensive $300	Other than Collision: Comprehensive $500	Collision Deductibles $300	Collision Deductibles $500	Collision Deductibles $1000	Collision Deductibles $2000
$0- 4,500	1	1	23	20	35	32	50	49	46	41
	2,3		23	20	35	32	49	48	45	40
	4,5		23	20	34	31	45	44	41	37
	6-9		16	13	23	20	28	27	25	22
4,501- 6,000	1	2	26	23	39	36	59	57	54	47
	2,3		26	23	39	36	58	56	53	46
	4,5		25	22	38	35	53	51	48	42
	6-9		17	14	25	22	33	32	30	27
6,001- 8,000	1	3	26	23	39	36	77	75	71	62
	2,3		26	23	39	36	75	73	69	61
	4,5		25	22	38	35	69	67	63	56
	6-9		17	14	25	22	43	42	39	35
8,001-10,000	1	4	41	38	62	59	146	142	133	118
	2,3		41	38	62	59	143	139	131	115
	4,5		39	36	60	57	131	127	119	105
	6-9		26	23	39	36	81	79	74	66
10,001-15,000	1	5	75	72	116	113	266	258	243	214
	2,3		75	72	116	113	261	253	238	210
	4,5		73	70	113	110	237	230	216	191
	6-9		48	45	73	70	148	144	135	120
15,001-20,000	1	6	120	117	187	183	537	521	490	432
	2,3		120	117	187	183	526	511	480	424
	4,5		116	113	181	177	479	465	437	386
	6-9		75	72	116	113	300	291	274	242
20,001-25,000	1	7	182	178	284	278	874	849	798	705
	2,3		182	178	284	278	857	832	782	691
	4,5		175	172	274	269	780	757	712	628
	6-9		113	110	175	172	488	474	446	393
25,001-40,000	1	8	206	202	321	315	1026	996	936	827
	2,3		206	202	321	315	1005	976	917	810
	4,5		200	196	312	306	915	888	835	737
	6-9		128	125	199	195	573	556	523	461
40,001-65,000	1	10	248	243	387	379	1349	1310	1231	1087
	2,3		248	243	387	379	1324	1285	1208	1067
	4,5		241	236	375	368	1204	1169	1099	970
	6-9		153	150	240	235	754	732	688	608
65,001-90,000	1	11	267	262	418	410	1480	1437	1351	1193
	2,3		267	262	418	410	1451	1409	1324	1169
	4,5		260	255	406	398	1320	1282	1205	1064
	6-9		166	163	259	254	827	803	755	666
Charge per $1000 over $90,000	1	12	0.52	0.51	0.81	0.79	6.51	6.32	5.94	5.25
	2,3		0.52	0.51	0.81	0.79	6.51	6.32	5.94	5.25
	4,5		0.52	0.51	0.81	0.79	6.51	6.32	5.94	5.25
	6-9		0.52	0.51	0.81	0.79	6.51	6.32	5.94	5.25

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.

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 16
$1000 Ded	$ 29
$2000 Ded	$ 51
$3000 Ded	$ 69
$4000 Ded	$ 83
$5000 Ded	$ 95

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.

R-140
C.A.R.
3/1/2026

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	23	20	35	32	48	47	44	39
	2,3		23	20	35	32	47	46	43	38
	4,5		23	20	34	31	43	42	39	35
	6-9		16	13	23	20	27	26	24	22
4,501- 6,000	1	2	26	23	39	36	56	54	51	45
	2,3		26	23	39	36	56	54	51	45
	4,5		25	22	38	35	50	49	46	41
	6-9		17	14	25	22	31	30	28	25
6,001- 8,000	1	3	26	23	39	36	74	72	68	60
	2,3		26	23	39	36	73	71	67	59
	4,5		25	22	38	35	66	64	60	53
	6-9		17	14	25	22	41	40	38	33
8,001-10,000	1	4	41	38	62	59	140	136	128	113
	2,3		41	38	62	59	138	134	126	111
	4,5		39	36	60	57	126	122	115	101
	6-9		26	23	39	36	78	76	71	63
10,001-15,000	1	5	75	72	116	113	255	248	233	206
	2,3		75	72	116	113	250	243	228	202
	4,5		73	70	113	110	228	221	208	183
	6-9		48	45	73	70	143	139	131	115
15,001-20,000	1	6	120	117	187	183	516	501	471	416
	2,3		120	117	187	183	506	491	462	408
	4,5		116	113	181	177	460	447	420	371
	6-9		75	72	116	113	288	280	263	232
20,001-25,000	1	7	182	178	284	278	840	816	767	677
	2,3		182	178	284	278	824	800	752	664
	4,5		175	172	274	269	750	728	684	604
	6-9		113	110	175	172	470	456	429	378
25,001-40,000	1	8	206	202	321	315	987	958	901	795
	2,3		206	202	321	315	967	939	883	779
	4,5		200	196	312	306	881	855	804	710
	6-9		128	125	199	195	551	535	503	444
40,001-65,000	1	10	248	243	387	379	1299	1261	1185	1047
	2,3		248	243	387	379	1273	1236	1162	1026
	4,5		241	236	375	368	1159	1125	1058	934
	6-9		153	150	240	235	726	705	663	585
65,001-90,000	1	11	267	262	418	410	1423	1382	1299	1147
	2,3		267	262	418	410	1396	1355	1274	1125
	4,5		260	255	406	398	1270	1233	1159	1023
	6-9		166	163	259	254	795	772	726	641
Charge per $1000 over $90,000	1	12	0.52	0.51	0.81	0.79	6.26	6.08	5.72	5.05
	2,3		0.52	0.51	0.81	0.79	6.26	6.08	5.72	5.05
	4,5		0.52	0.51	0.81	0.79	6.26	6.08	5.72	5.05
	6-9		0.52	0.51	0.81	0.79	6.26	6.08	5.72	5.05

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 16
$1000 Ded	$ 28
$2000 Ded	$ 49
$3000 Ded	$ 66
$4000 Ded	$ 80
$5000 Ded	$ 92

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.

R-141
C.A.R.
3/1/2026

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
	1		21	18	31	28	47	46	43	38
$0- 4,500	2,3	1	21	18	31	28	46	45	42	37
	4,5		20	17	30	27	42	41	39	34
	6-9		14	11	20	17	27	26	24	22
	1		23	20	35	32	56	54	51	45
4,501- 6,000	2,3	2	23	20	35	32	55	53	50	44
	4,5		23	20	34	31	49	48	45	40
	6-9		16	13	23	20	31	30	28	25
	1		23	20	35	32	73	71	67	59
6,001- 8,000	2,3	3	23	20	35	32	71	69	65	57
	4,5		23	20	34	31	65	63	59	52
	6-9		16	13	23	20	41	40	38	33
	1		36	33	55	52	138	134	126	111
8,001-10,000	2,3	4	36	33	55	52	136	132	124	110
	4,5		36	33	54	51	124	120	113	100
	6-9		23	20	35	32	77	75	71	62
	1		67	64	103	100	251	244	229	203
10,001-15,000	2,3	5	67	64	103	100	246	239	225	198
	4,5		65	62	100	97	225	218	205	181
	6-9		43	40	65	62	140	136	128	113
	1		107	104	166	163	508	493	463	409
15,001-20,000	2,3	6	107	104	166	163	499	484	455	402
	4,5		104	101	161	158	453	440	414	365
	6-9		68	65	104	101	284	276	259	229
	1		161	158	252	247	828	804	756	667
20,001-25,000	2,3	7	161	158	252	247	812	788	741	654
	4,5		156	153	244	239	739	717	674	595
	6-9		101	98	156	153	462	449	422	373
	1		183	179	286	280	971	943	886	783
25,001-40,000	2,3	8	183	179	286	280	952	924	869	767
	4,5		177	174	277	272	866	841	791	698
	6-9		114	111	177	174	543	527	495	437
	1		220	216	344	337	1278	1241	1167	1030
40,001-65,000	2,3	10	220	216	344	337	1252	1216	1143	1009
	4,5		213	209	334	327	1140	1107	1041	919
	6-9		137	134	213	209	714	693	651	575
	1		238	233	371	364	1401	1360	1278	1129
65,001-90,000	2,3	11	238	233	371	364	1374	1334	1254	1107
	4,5		231	226	360	353	1250	1214	1141	1008
	6-9		148	145	231	226	783	760	714	631
	1		0.46	0.45	0.72	0.70	6.17	5.99	5.63	4.97
Charge per $1000	2,3	12	0.46	0.45	0.72	0.70	6.17	5.99	5.63	4.97
over $90,000	4,5		0.46	0.45	0.72	0.70	6.17	5.99	5.63	4.97
	6-9		0.46	0.45	0.72	0.70	6.17	5.99	5.63	4.97

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	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 15
$1000 Ded	$ 28
$2000 Ded	$ 49
$3000 Ded	$ 65
$4000 Ded	$ 79
$5000 Ded	$ 91

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.