Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/ Non-Fleet Differential (100K)		(5) Company Expense Pure Premium (Form 100)	(6) Fleet Variable Expense Factor* (Form 100)	(7) Non-fleet Variable Expense Factor* (Form 100)	(8) 20/40 Increased Limits Factor (Form 100)	(9) Final Base Rates***	
				Fleet	Non-Fleet					Fleet	Non-Fleet
A-1 & B**	214.23	313.29				64.32	0.8065	0.8065	1.00		
Territory:											
1			3.6217	1.0000	1.0000					1042	1487
2			3.6217	1.0000	1.0000					1042	1487
3			3.6217	1.0000	1.0000					1042	1487
4			3.6217	1.0000	1.0000					1042	1487
5			3.6217	1.0000	1.0000					1042	1487
6			3.6217	1.0000	1.0000					1042	1487
7			3.6217	1.0000	1.0000					1042	1487
8			3.6217	1.0000	1.0000					1042	1487
9			3.6217	1.0000	1.0000					1042	1487
10			3.6217	1.0000	1.0000					1042	1487
11			0.7436	1.0000	1.0000					277	369
12			0.7932	1.0000	1.0000					290	388
13			0.8208	1.0000	1.0000					298	399
14			0.8109	1.0000	1.0000					295	395
15			0.8323	1.0000	1.0000					301	403
16			0.9433	1.0000	1.0000					330	446
17			1.1088	1.0000	1.0000					374	510
18			1.2503	1.0000	1.0000					412	565
19			1.4458	1.0000	1.0000					464	641
20			1.5773	1.0000	1.0000					499	692
A-1**											
Territory:											
1										928	1324
2										928	1324
3										928	1324
4										928	1324
5										928	1324
6										928	1324
7										928	1324
8										928	1324
9										928	1324
10										928	1324
11										247	329
12										258	346
13										265	355
14										263	352
15										268	359
16										294	397
17										333	454
18										367	503
19										413	571
20										444	616
B, Basic**											
Territory:											
1										114	163
2										114	163
3										114	163
4										114	163
5										114	163
6										114	163
7										114	163
8										114	163
9										114	163
10										114	163
11										30	40
12										32	42
13										33	44
14										32	43
15										33	44
16										36	49
17										41	56
18										45	62
19										51	70
20										55	76

* (6) & (7) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).
** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):
A-1: 89.06% of Combined rates (Form 110).
B: 10.94% of Combined rates (Form 110).
*** (9A) = {[(1) x (3) x (4A) + (5)] x (8)} / (6).
*** (9B) = {[(2) x (3) x (4B) + (5)] x (8)} / (7).

Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/Non-Fleet Differential (100K) Fleet	(4) Fleet/Non-Fleet Differential (100K) Non-Fleet	(5) Company Expense Pure Premium (Form 100)	(6) Fleet Variable Expense Factor* (Form 100)	(7) Non-fleet Variable Expense Factor* (Form 100)	(8) 20/40 Increased Limits Factor (Form 100)	(9) Final Base Rates** Fleet	(9) Final Base Rates** Non-Fleet
A-2											
Territory:	41.94	59.00				13.31	0.8065	0.8065			
1			3.6217	1.0000	1.0000					205	281
2			3.6217	1.0000	1.0000					205	281
3			3.6217	1.0000	1.0000					205	281
4			3.6217	1.0000	1.0000					205	281
5			3.6217	1.0000	1.0000					205	281
6			3.6217	1.0000	1.0000					205	281
7			3.6217	1.0000	1.0000					205	281
8			3.6217	1.0000	1.0000					205	281
9			3.6217	1.0000	1.0000					205	281
10			3.6217	1.0000	1.0000					205	281
11			0.7436	1.0000	1.0000					55	71
12			0.7932	1.0000	1.0000					58	75
13			0.8208	1.0000	1.0000					59	77
14			0.8109	1.0000	1.0000					59	76
15			0.8323	1.0000	1.0000					60	77
16			0.9433	1.0000	1.0000					66	86
17			1.1088	1.0000	1.0000					74	98
18			1.2503	1.0000	1.0000					82	108
19			1.4458	1.0000	1.0000					92	122
20			1.5773	1.0000	1.0000					99	132
PDL, Basic	202.52	260.89				65.24	0.8422	0.8422			
Territory:											
1			3.6217	1.0000	1.0000					948	1199
2			3.6217	1.0000	1.0000					948	1199
3			3.6217	1.0000	1.0000					948	1199
4			3.6217	1.0000	1.0000					948	1199
5			3.6217	1.0000	1.0000					948	1199
6			3.6217	1.0000	1.0000					948	1199
7			3.6217	1.0000	1.0000					948	1199
8			3.6217	1.0000	1.0000					948	1199
9			3.6217	1.0000	1.0000					948	1199
10			3.6217	1.0000	1.0000					948	1199
11			0.7436	1.0000	1.0000					256	308
12			0.7932	1.0000	1.0000					268	323
13			0.8208	1.0000	1.0000					275	332
14			0.8109	1.0000	1.0000					272	329
15			0.8323	1.0000	1.0000					278	335
16			0.9433	1.0000	1.0000					304	370
17			1.1088	1.0000	1.0000					344	421
18			1.2503	1.0000	1.0000					378	465
19			1.4458	1.0000	1.0000					425	525
20			1.5773	1.0000	1.0000					457	566

* (6) & (7) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

** (9A) = {[(1) x (3) x (4A) + (5)] x (8)} / (6).
** (9B) = {[(2) x (3) x (4B) + (5)] x (8)} / (7).

Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Do Not Vary by Territory

Coverage D

$5,000	$13	(From Form 110)
10,000	15	
15,000	17	
20,000	18	
25,000	20	

Coverage U

	Fleet		Non-Fleet	
	U-1	U-2	U-1	U-2
	Uninsured	Underinsured	Uninsured	Underinsured
20/40	4	0	4	0
20/50	5	0	5	0
25/50	6	2	6	2
35/80	7	8	7	8
50/100	8	14	8	14
100/300	9	34	9	34
250/500	10	114	10	114
500/500	11	279	11	279

Commonwealth Automobile Reinsurers

Private Passenger Types
Physical Damage Loss Pure Premium by Territory

Coverage	(1) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/Non-Fleet Differential (100K) Fleet	(4) Non-Fleet	(5) Loss Pure Premium by Territory * Fleet	(5) Non-Fleet
Collision	484.18	613.72					
Territory:							
1			2.9283	1.0000	1.0000	1418	1797
2			2.9283	1.0000	1.0000	1418	1797
3			2.9283	1.0000	1.0000	1418	1797
4			2.9283	1.0000	1.0000	1418	1797
5			2.9283	1.0000	1.0000	1418	1797
6			2.9283	1.0000	1.0000	1418	1797
7			2.9283	1.0000	1.0000	1418	1797
8			2.9283	1.0000	1.0000	1418	1797
9			2.9283	1.0000	1.0000	1418	1797
10			2.9283	1.0000	1.0000	1418	1797
11			0.7375	1.0000	1.0000	357	453
12			0.8309	1.0000	1.0000	402	510
13			0.8051	1.0000	1.0000	390	494
14			0.8763	1.0000	1.0000	424	538
15			0.8527	1.0000	1.0000	413	523
16			0.9694	1.0000	1.0000	469	595
17			1.0954	1.0000	1.0000	530	672
18			1.2670	1.0000	1.0000	613	778
19			1.2650	1.0000	1.0000	612	776
20			1.4209	1.0000	1.0000	688	872
Limited Collision	33.89	42.96					
Territory:							
1			2.9283	1.0000	1.0000	99	126
2			2.9283	1.0000	1.0000	99	126
3			2.9283	1.0000	1.0000	99	126
4			2.9283	1.0000	1.0000	99	126
5			2.9283	1.0000	1.0000	99	126
6			2.9283	1.0000	1.0000	99	126
7			2.9283	1.0000	1.0000	99	126
8			2.9283	1.0000	1.0000	99	126
9			2.9283	1.0000	1.0000	99	126
10			2.9283	1.0000	1.0000	99	126
11			0.7375	1.0000	1.0000	25	32
12			0.8309	1.0000	1.0000	28	36
13			0.8051	1.0000	1.0000	27	35
14			0.8763	1.0000	1.0000	30	38
15			0.8527	1.0000	1.0000	29	37
16			0.9694	1.0000	1.0000	33	42
17			1.0954	1.0000	1.0000	37	47
18			1.2670	1.0000	1.0000	43	54
19			1.2650	1.0000	1.0000	43	54
20			1.4209	1.0000	1.0000	48	61
Comprehensive	77.28	137.57					
Territory:							
1			2.7943	1.0000	1.0000	231	408
2			2.7943	1.0000	1.0000	231	408
3			2.7943	1.0000	1.0000	231	408
4			2.7943	1.0000	1.0000	231	408
5			2.7943	1.0000	1.0000	231	408
6			2.7943	1.0000	1.0000	231	408
7			2.7943	1.0000	1.0000	231	408
8			2.7943	1.0000	1.0000	231	408
9			2.7943	1.0000	1.0000	231	408
10			2.7943	1.0000	1.0000	231	408
11			0.8934	1.0000	1.0000	74	130
12			0.9111	1.0000	1.0000	75	133
13			0.9335	1.0000	1.0000	77	136
14			0.9465	1.0000	1.0000	78	138
15			0.9389	1.0000	1.0000	78	137
16			1.0045	1.0000	1.0000	83	147
17			1.0043	1.0000	1.0000	83	147
18			1.0612	1.0000	1.0000	88	155
19			1.1312	1.0000	1.0000	93	165
20			1.2119	1.0000	1.0000	100	177

Collision/Lim. Collision
* (5A) = (1) x (3) x (4A)
* (5B) = (2) x (3) x (4B)

Comprehensive
* (5A) = [(1) x (3) x (4A)] / (Fleet Anti-Theft Off Balance Factor)
* (5B) = [(1) x (3) x (4B)] / (Non-Fleet Anti-Theft Off Balance Factor)

OTC Anti-Theft Off Balance Factors

Fleet	Non-Fleet
0.936	0.942

Commonwealth Automobile Reinsurers
Private Passenger Types
Rate Relativities by Age and Cost New*

COLLISION

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.638	0.638	0.625	0.625	0.574	0.574	0.561	0.517	0.370
4,501 - 6,000	02	0.770	0.770	0.755	0.755	0.693	0.693	0.678	0.624	0.447
6,001 - 8,000	03	0.870	0.870	0.853	0.853	0.783	0.783	0.766	0.705	0.505
8,001 - 10,000	04	0.910	0.910	0.892	0.892	0.819	0.819	0.801	0.737	0.528
10,001 - 15,000	05	1.000	1.000	0.980	0.980	0.900	0.900	0.880	0.810	0.580
15,001 - 20,000	06	1.000	1.000	0.980	0.980	0.900	0.900	0.880	0.810	0.580
20,001 - 25,000	07	1.150	1.150	1.127	1.127	1.035	1.035	1.012	0.932	0.667
25,001 - 40,000	08	1.250	1.250	1.225	1.225	1.125	1.125	1.100	1.013	0.725
40,001 - 65,000	10	1.377	1.377	1.349	1.349	1.239	1.239	1.212	1.115	0.799
65,001 - 90,000	11	1.880	1.880	1.842	1.842	1.692	1.692	1.654	1.523	1.090
90,001 and Over	12					(see below)				

LIMITED COLLISION

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.638	0.638	0.625	0.625	0.574	0.574	0.561	0.517	0.370
4,501 - 6,000	02	0.770	0.770	0.755	0.755	0.693	0.693	0.678	0.624	0.447
6,001 - 8,000	03	0.870	0.870	0.853	0.853	0.783	0.783	0.766	0.705	0.505
8,001 - 10,000	04	0.910	0.910	0.892	0.892	0.819	0.819	0.801	0.737	0.528
10,001 - 15,000	05	1.000	1.000	0.980	0.980	0.900	0.900	0.880	0.810	0.580
15,001 - 20,000	06	1.000	1.000	0.980	0.980	0.900	0.900	0.880	0.810	0.580
20,001 - 25,000	07	1.150	1.150	1.127	1.127	1.035	1.035	1.012	0.932	0.667
25,001 - 40,000	08	1.250	1.250	1.225	1.225	1.125	1.125	1.100	1.013	0.725
40,001 - 65,000	10	1.377	1.377	1.349	1.349	1.239	1.239	1.212	1.115	0.799
65,001 - 90,000	11	1.880	1.880	1.842	1.842	1.692	1.692	1.654	1.523	1.090
90,001 and Over	12					(see below)				

COMPREHENSIVE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.693	0.693	0.693	0.631	0.631	0.631	0.631	0.589	0.520
4,501 - 6,000	02	0.704	0.704	0.704	0.641	0.641	0.641	0.641	0.598	0.528
6,001 - 8,000	03	0.700	0.700	0.700	0.637	0.637	0.637	0.637	0.595	0.525
8,001 - 10,000	04	0.970	0.970	0.970	0.883	0.883	0.883	0.883	0.825	0.728
10,001 - 15,000	05	1.000	1.000	1.000	0.910	0.910	0.910	0.910	0.850	0.750
15,001 - 20,000	06	1.060	1.060	1.060	0.965	0.965	0.965	0.965	0.901	0.795
20,001 - 25,000	07	1.060	1.060	1.060	0.965	0.965	0.965	0.965	0.901	0.795
25,001 - 40,000	08	1.080	1.080	1.080	0.983	0.983	0.983	0.983	0.918	0.810
40,001 - 65,000	10	1.490	1.490	1.490	1.356	1.356	1.356	1.356	1.267	1.118
65,001 - 90,000	11	2.490	2.490	2.490	2.266	2.266	2.266	2.266	2.117	1.868
90,001 and Over	12					(see below)				

Factors to determine charges based on the original cost new for vehicles with costs in excess of $90,000.
For each $1000 in excess of $90,000 add the following factors to the $65,000-$90,000 factor.

	Collision	OTC
Factor	0.010	0.020

For example, the collision age/symbol factor for a vehicle with a $95,000 cost new (age class 1) would be:

1.930 = 1.880 + (95,000-90,000)/1,000 x 0.01

* Relative to Age 2, Symbol 5 (Section 105).

Commonwealth Automobile Reinsurers

Private Passenger Types
Miscellaneous Components of Physical Damage Rate

DEDUCTIBLE RELATIVITIES (Section 102)

	Coverage	
Deductible	Collision	Comprehensive
300	1.060	1.040
500	1.000	1.000
1000	0.890	0.930
2000	0.720	0.860
3000	0.600	0.810
4000	0.520	0.780
5000	0.470	0.760

COMPANY EXPENSES

Coverage	Company Expense Pure Premium (Form 100)
Collision	133.76
Limited Collision	9.36
Comprehensive	36.02

VARIABLE EXPENSES

Coverage	Fleet Variable Expense Factor* (Form 100)	Non-Fleet Variable Expense Factor* (Form 100)
Collision	0.8233	0.8233
Limited Collision	0.8233	0.8233
Comprehensive	0.6581	0.8233

* Variable Expense Factor = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

Commonwealth Automobile Reinsurers

Private Passenger Types
Collision Waiver of Deductible Charges

(1A) Fleet: Average $500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 471.63

(1B) Non-Fleet: Average $500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 639.99

(2) Waiver Charges = { (1) / Variable Expense Ratio } x
{$X Selected Waiver of Deductible Relativity to $500 Deductible Losses*}
where $X is $300, $500, $1000, $2000, $3000, $4000, and $5000.

* Section 102, Exhibit 2, Page 1, Line 11.

<u>WAIVER CHARGES:</u>

Deductibles:	$300	$500	$1000	$2000	$3,000	$4,000	$5,000
Fleet	12	16	27	44	54	61	67
Non-Fleet	16	22	37	60	73	83	91

Commonwealth Automobile Reinsurer

Private Passenger Types
Collision - $300 Deductible Buyback Charg

(1A) Fleet: Average $500 deductible Collision pure premium, [Form 100, {(5) x (6) x (6A)}] 471.63

(1B) Non-Fleet: Average $500 deductible Collision pure premium, [Form 100, {(5) x (6) x (6A)}] 639.99

(2) $300 Deductible Buyback Charge = {[(1) x territorial relativity] / variable expense ratio} x {$300 selected deductible relativity to $500 deductible losses (without waiver) - $500 selected deductible relativity to $500 deductible losses* (without waiver)}

* Section 102, Exhibit 2, Page 1, Line 7A.

$300 Deductible Buyback Charges

Territory	Fleet	Non-Fleet
1	101	137
2	101	137
3	101	137
4	101	137
5	101	137
6	101	137
7	101	137
8	101	137
9	101	137
10	101	137
11	25	34
12	29	39
13	28	38
14	30	41
15	29	40
16	33	45
17	38	51
18	44	59
19	43	59
20	49	66

Commonwealth Automobile Reinsurer

Private Passenger Types
Limited Collision - $300 Deductible Buyback Charg

(1A) Fleet: Average $500 deductible Limited Collision pure premium,
[7% of Collision Rate] 33.01

(1B) Non-Fleet: Average $500 deductible Limited Collision pure premium,
[7% of Collision Rate] 44.80

(2) $300 Deductible Buyback Charge = {[(1) x territorial relativity] / variable expense ratio} x
{$300 selected deductible relativity to $500 deductible losses (without waiver) -
$500 selected deductible relativity to $500 deductible losses* (without waiver)}

* Section 102, Exhibit 2, Page 1, Line 7A.

$300 Deductible Buyback Charges

Territory	Fleet	Non Fleet
1	7	10
2	7	10
3	7	10
4	7	10
5	7	10
6	7	10
7	7	10
8	7	10
9	7	10
10	7	10
11	2	2
12	2	3
13	2	3
14	2	3
15	2	3
16	2	3
17	3	4
18	3	4
19	3	4
20	3	5

Commonwealth Automobile Reinsurer

Private Passenger Types
Comprehensive - $300 Deductible Buyback Charg

(1A) Fleet: Average $500 deductible Comprehensive pure premium,
[Form 100, {(5) x (6) x (6A)}] 81.10

(1B) Non-Fleet: Average $500 deductible Comprehensive pure premium,
[Form 100, {(5) x (6) x (6A)}] 148.2

(2) $300 Deductible Buyback Charge = {[(1) x territorial relativity] / variable expense ratio} x
{$300 selected deductible relativity to $500 deductible losses (without waiver) -
$500 selected deductible relativity to $500 deductible losses* (without waiver)}

* Calculated from Section 102, Exhibit 4, Page 1.

$300 Deductible Buyback Charges

Territory	Fleet	Non Fleet
1	14	20
2	14	20
3	14	20
4	14	20
5	14	20
6	14	20
7	14	20
8	14	20
9	14	20
10	14	20
11	4	6
12	4	7
13	5	7
14	5	7
15	5	7
16	5	7
17	5	7
18	5	8
19	6	8
20	6	9