# Commonwealth Automobile Reinsurers

## Van Pools
## Liability Coverages for Which Rates Vary by Territory

| Coverage | (1) Average Loss Pure Premium (Form 100) | (2) Territory Relativity (100K) | (3) Company Expense Pure Premium (Form 100) | (4) Variable Expense Factor* (Form 100) | (5) Final Base Rates*** |
|---|---|---|---|---|---|
| A-1 & B** | 278.35 | | 84.61 | 0.4137 | |
| Territory: | | | | | |
| 1 | | 3.5999 | | | 2627 |
| 2 | | 3.5999 | | | 2627 |
| 3 | | 3.5999 | | | 2627 |
| 4 | | 3.5999 | | | 2627 |
| 5 | | 3.5999 | | | 2627 |
| 6 | | 3.5999 | | | 2627 |
| 7 | | 3.5999 | | | 2627 |
| 8 | | 3.5999 | | | 2627 |
| 9 | | 3.5999 | | | 2627 |
| 10 | | 3.5999 | | | 2627 |
| 11 | | 0.6992 | | | 675 |
| 12 | | 0.6992 | | | 675 |
| 13 | | 0.6992 | | | 675 |
| 14 | | 0.9034 | | | 812 |
| 15 | | 0.6992 | | | 675 |
| 16 | | 0.9785 | | | 863 |
| 17 | | 0.9785 | | | 863 |
| 18 | | 1.2397 | | | 1039 |
| 19 | | 1.4117 | | | 1154 |
| 20 | | 1.7772 | | | 1400 |
| | | | | | |
| A-1** | | | | | |
| Territory: | | | | | |
| 1 | | | | | 2388 |
| 2 | | | | | 2388 |
| 3 | | | | | 2388 |
| 4 | | | | | 2388 |
| 5 | | | | | 2388 |
| 6 | | | | | 2388 |
| 7 | | | | | 2388 |
| 8 | | | | | 2388 |
| 9 | | | | | 2388 |
| 10 | | | | | 2388 |
| 11 | | | | | 614 |
| 12 | | | | | 614 |
| 13 | | | | | 614 |
| 14 | | | | | 738 |
| 15 | | | | | 614 |
| 16 | | | | | 784 |
| 17 | | | | | 784 |
| 18 | | | | | 944 |
| 19 | | | | | 1049 |
| 20 | | | | | 1273 |
| | | | | | |
| B, Basic** | | | | | |
| Territory: | | | | | |
| 1 | | | | | 239 |
| 2 | | | | | 239 |
| 3 | | | | | 239 |
| 4 | | | | | 239 |
| 5 | | | | | 239 |
| 6 | | | | | 239 |
| 7 | | | | | 239 |
| 8 | | | | | 239 |
| 9 | | | | | 239 |
| 10 | | | | | 239 |
| 11 | | | | | 61 |
| 12 | | | | | 61 |
| 13 | | | | | 61 |
| 14 | | | | | 74 |
| 15 | | | | | 61 |
| 16 | | | | | 79 |
| 17 | | | | | 79 |
| 18 | | | | | 95 |
| 19 | | | | | 105 |
| 20 | | | | | 127 |

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

** Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing):

| | | |
|---|---|---|
| A-1: | 90.9% | of Combined rates. |
| B: | 9.1% | of Combined rates. |

***(5) = {[(1) x (2) +(3)]/ (4)}.

## Commonwealth Automobile Reinsurers

### Van Pools
### Liability Coverages for Which Rates Vary by Territory

| Coverage | (1) Average Loss Pure Premium (Form 100) | (2) Territory Relativity (100K) | (3) Company Expense Pure Premium (Form 100) | (4) Variable Expense Factor* (Form 100) | (5) Final Base Rates** |
|---|---|---|---|---|---|
| A-2 | | | | | |
| Territory: | 32.81 | | 4.85 | 0.6514 | |
| 1 | | 3.5999 | | | 189 |
| 2 | | 3.5999 | | | 189 |
| 3 | | 3.5999 | | | 189 |
| 4 | | 3.5999 | | | 189 |
| 5 | | 3.5999 | | | 189 |
| 6 | | 3.5999 | | | 189 |
| 7 | | 3.5999 | | | 189 |
| 8 | | 3.5999 | | | 189 |
| 9 | | 3.5999 | | | 189 |
| 10 | | 3.5999 | | | 189 |
| 11 | | 0.6992 | | | 43 |
| 12 | | 0.6992 | | | 43 |
| 13 | | 0.6992 | | | 43 |
| 14 | | 0.9034 | | | 53 |
| 15 | | 0.6992 | | | 43 |
| 16 | | 0.9785 | | | 57 |
| 17 | | 0.9785 | | | 57 |
| 18 | | 1.2397 | | | 70 |
| 19 | | 1.4117 | | | 79 |
| 20 | | 1.7772 | | | 97 |
| PDL, Basic | 232.93 | | 70.74 | 0.7122 | |
| Territory: | | | | | |
| 1 | | 3.5999 | | | 1277 |
| 2 | | 3.5999 | | | 1277 |
| 3 | | 3.5999 | | | 1277 |
| 4 | | 3.5999 | | | 1277 |
| 5 | | 3.5999 | | | 1277 |
| 6 | | 3.5999 | | | 1277 |
| 7 | | 3.5999 | | | 1277 |
| 8 | | 3.5999 | | | 1277 |
| 9 | | 3.5999 | | | 1277 |
| 10 | | 3.5999 | | | 1277 |
| 11 | | 0.6992 | | | 328 |
| 12 | | 0.6992 | | | 328 |
| 13 | | 0.6992 | | | 328 |
| 14 | | 0.9034 | | | 395 |
| 15 | | 0.6992 | | | 328 |
| 16 | | 0.9785 | | | 419 |
| 17 | | 0.9785 | | | 419 |
| 18 | | 1.2397 | | | 505 |
| 19 | | 1.4117 | | | 561 |
| 20 | | 1.7772 | | | 681 |

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

**(5) = {[(1) x (2) +(3)]/ (4)}.

**Commonwealth Automobile Reinsurers**

**Van Pools**
**Liability Coverages for Which Rates Do Not Vary by Territory**

| Coverage D | |
|---|---|
| $ 5,000 | 13 |
| $ 10,000 | 15 |

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

# Commonwealth Automobile Reinsurers
## Van Pools
## Physical Damage Loss Pure Premium by Territory

| Coverage | (1) Average Loss Pure Premium (Form 100) | (2) Territory Relativity (100K) | (3) Loss Pure Premium by Territory * |
|---|---|---|---|
| Collision | 325.03 | | |
| Territory: | | | |
| 1 | | 2.6783 | 871 |
| 2 | | 2.6783 | 871 |
| 3 | | 2.6783 | 871 |
| 4 | | 2.6783 | 871 |
| 5 | | 2.6783 | 871 |
| 6 | | 2.6783 | 871 |
| 7 | | 2.6783 | 871 |
| 8 | | 2.6783 | 871 |
| 9 | | 2.6783 | 871 |
| 10 | | 2.6783 | 871 |
| 11 | | 0.9236 | 300 |
| 12 | | 0.9009 | 293 |
| 13 | | 0.9009 | 293 |
| 14 | | 0.9009 | 293 |
| 15 | | 0.9236 | 300 |
| 16 | | 1.2219 | 397 |
| 17 | | 0.9236 | 300 |
| 18 | | 1.2219 | 397 |
| 19 | | 1.2219 | 397 |
| 20 | | 0.9236 | 300 |
| Comprehensive | 104.90 | | |
| Territory: | | | |
| 1 | | 2.3544 | 247 |
| 2 | | 2.3544 | 247 |
| 3 | | 2.3544 | 247 |
| 4 | | 2.3544 | 247 |
| 5 | | 2.3544 | 247 |
| 6 | | 2.3544 | 247 |
| 7 | | 2.3544 | 247 |
| 8 | | 2.3544 | 247 |
| 9 | | 2.3544 | 247 |
| 10 | | 2.3544 | 247 |
| 11 | | 0.9966 | 105 |
| 12 | | 0.8495 | 89 |
| 13 | | 0.9496 | 100 |
| 14 | | 0.8495 | 89 |
| 15 | | 0.9496 | 100 |
| 16 | | 0.9966 | 105 |
| 17 | | 1.1924 | 125 |
| 18 | | 0.9496 | 100 |
| 19 | | 0.9496 | 100 |
| 20 | | 1.1924 | 125 |

Collision
* (3) = (1) x (2)

Comprehensive
* (3) = [(1) x (2)] / (Anti-Theft Off Balance Factor)

OTC Anti-Theft Off Balance Factor
0.999

# Commonwealth Automobile Reinsurers
## Van Pools
## Rate Relativities by Age and Cost New*

### COLLISION

| Cost New | Symbol Code | Age of Vehicle 1 | 2,3 | 4,5 | 6-9 |
|---|---|---|---|---|---|
| $ 0,000 - 4,500 | 01 | 0.316 | 0.290 | 0.258 | 0.157 |
| 4,501 - 6,000 | 02 | 0.461 | 0.423 | 0.376 | 0.228 |
| 6,001 - 8,000 | 03 | 0.589 | 0.540 | 0.481 | 0.292 |
| 8,001 - 10,000 | 04 | 0.796 | 0.730 | 0.650 | 0.394 |
| 10,001 - 15,000 | 05 | 1.090 | 1.000 | 0.890 | 0.540 |
| 15,001 - 20,000 | 06 | 1.570 | 1.440 | 1.282 | 0.778 |
| 20,001 - 25,000 | 07 | 1.711 | 1.570 | 1.397 | 0.848 |
| 25,000 - 40,000 | 08 | 1.962 | 1.800 | 1.602 | 0.972 |
| 40,001 - 65,000 | 10 | 2.572 | 2.360 | 2.100 | 1.274 |
| 65,001 - 90,000 | 11 | 2.823 | 2.590 | 2.305 | 1.399 |
| 90,001 & Over | 12 | | (See Below) | | |

### COMPREHENSIVE

| Cost New | Symbol Code | Age of Vehicle 1 | 2,3 | 4,5 | 6-9 |
|---|---|---|---|---|---|
| $ 0,000 - 4,500 | 01 | 0.357 | 0.350 | 0.333 | 0.263 |
| 4,501 - 6,000 | 02 | 0.386 | 0.378 | 0.359 | 0.284 |
| 6,001 - 8,000 | 03 | 0.530 | 0.520 | 0.494 | 0.390 |
| 8,001 - 10,000 | 04 | 0.785 | 0.770 | 0.732 | 0.578 |
| 10,001 - 15,000 | 05 | 1.020 | 1.000 | 0.950 | 0.750 |
| 15,001 - 20,000 | 06 | 1.489 | 1.460 | 1.387 | 1.095 |
| 20,001 - 25,000 | 07 | 1.285 | 1.260 | 1.197 | 0.945 |
| 25,000 - 40,000 | 08 | 1.331 | 1.305 | 1.240 | 0.979 |
| 40,001 - 65,000 | 10 | 1.856 | 1.820 | 1.729 | 1.365 |
| 65,001 - 90,000 | 11 | 2.009 | 1.970 | 1.872 | 1.478 |
| 90,001 & Over | 12 | | (See Below) | | |

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

| | Collision | OTC |
|---|---|---|
| Factor | 0.025 | 0.007 |

For example, the collision age/symbol factor for a vehicle with a $95,000 cost new (age clas

2.948 = 2.823 + ($95,000-$90,000)/1000 x 0.025

* Relative to Symbol 5 and Age 2,3 (Use TTT relativities)

**Commonwealth Automobile Reinsurers**
**Van Pools**
**Collision Waiver of Deductible Charges**

(1) Average $500 deductible Collision pure premium, ( Form 100, (5) x (6) x (6A) ) 362.88

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

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

WAIVER CHARGES

| | Deductibles: | | | | | | |
|---|---|---|---|---|---|---|---|
| Territory | $300 | $500 | $1000 | $2000 | $3000 | $4000 | $5000 |
| 1 | 27 | 32 | 54 | 83 | 103 | 115 | 124 |
| 2 | 27 | 32 | 54 | 83 | 103 | 115 | 124 |
| 3 | 27 | 32 | 54 | 83 | 103 | 115 | 124 |
| 4 | 27 | 32 | 54 | 83 | 103 | 115 | 124 |
| 5 | 27 | 32 | 54 | 83 | 103 | 115 | 124 |
| 6 | 27 | 32 | 54 | 83 | 103 | 115 | 124 |
| 7 | 27 | 32 | 54 | 83 | 103 | 115 | 124 |
| 8 | 27 | 32 | 54 | 83 | 103 | 115 | 124 |
| 9 | 27 | 32 | 54 | 83 | 103 | 115 | 124 |
| 10 | 27 | 32 | 54 | 83 | 103 | 115 | 124 |
| 11 | 9 | 11 | 19 | 28 | 35 | 39 | 43 |
| 12 | 9 | 11 | 18 | 28 | 35 | 39 | 42 |
| 13 | 9 | 11 | 18 | 28 | 35 | 39 | 42 |
| 14 | 9 | 11 | 18 | 28 | 35 | 39 | 42 |
| 15 | 9 | 11 | 19 | 28 | 35 | 39 | 43 |
| 16 | 12 | 15 | 25 | 38 | 47 | 52 | 57 |
| 17 | 9 | 11 | 19 | 28 | 35 | 39 | 43 |
| 18 | 12 | 15 | 25 | 38 | 47 | 52 | 57 |
| 19 | 12 | 15 | 25 | 38 | 47 | 52 | 57 |
| 20 | 9 | 11 | 19 | 28 | 35 | 39 | 43 |

## Commonwealth Automobile Reinsurers

## Van Pools
## Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES (Section 102)
(Same as Trucks)

| | Coverage | |
|---|---|---|
| Deductible | Collision | Comprehensive |
| 300 | 1.060 | 1.030 |
| 500 | 1.000 | 1.000 |
| 1000 | 0.890 | 0.950 |
| 2000 | 0.720 | 0.900 |
| 3000 | 0.600 | 0.860 |
| 4000 | 0.520 | 0.840 |
| 5000 | 0.470 | 0.820 |

COMPANY EXPENSES

| Coverage | Company Expense Pure Premium (Form 100) |
|---|---|
| Collision | 71.25 |
| Comprehensive | 44.58 |

VARIABLE EXPENSES

| Coverage | Variable Expense Factor* (Form 100) |
|---|---|
| Collision | 0.8233 |
| Comprehensive | 0.6603 |

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

# Commonwealth Automobile Reinsurers

## Van Pools
## Other than Collision
## Minimum Charge For Deductible

| Deductible | Buyback * Percentage | Statewide Average $500 Deductible Collectible Premiums ** | Minimum Buyback Charge *** |
|---|---|---|---|
| $300 | 0.030 | 236.26 | 5 |

* Equal to ( $300 deductible relativity - 1 )

** Form 100 Line (18)

*** (Statewide average premium) x (Buyback percentage) x ( 0.75 )