CAR Commercial Rate – Effective April 1, 2013
Implementation Procedures and Summary of Changes

Below is a description of procedures used to develop rates effective April 1, 2013, including a summary of the changes implemented this year.

1. Commission Schedule

Commissions to be paid in conjunction with the CAR Commercial Rate are as follows:

Classification	Percent of Written Premium
Taxi	7.41%
Limousine	5.77%
Car Service	2.92%
All Other	10.23%

2. CAR Commercial Automobile Insurance Manual – Manual Rules

No Rule changes and no statistical coding changes are anticipated with this rate filing.

3. Experience Rating Plan

The CAR Experience Rating Plan has been updated and included with this filing to reflect factors and components resulting from the proposed rate changes. The Plan will be posted to CAR's website upon approval. Policies eligible for experience rating issued prior to distribution of the Experience Rating Plan should include endorsement MM 99 23 – Rate Modification.

4. Limited Collision Rates

With this filing, CAR adopted limited collision rates as a fixed percentage of the collision rates as follows:

Vehicle Class	Percentage
TTT	10%
PPT (All)	7%
Van Pools	7%

To minimize system update requirements, the rating methodology for each classification remains unchanged, but CAR has calculated base rates accordingly.

5. Medical Payments Rates

With this filing, CAR adopted a single set of medical payments rates for all vehicle types (excluding garage classifications), including public and zone rated classifications. This change from the separate rating of past filings has no impact on the methodology for calculating rates by vehicle type.

6. Rate Implementation

a. Territory Schedule

The territory definitions to be used for policies effective with this filing are unchanged.

b. Increased Limit Factors

The increased limit factors have been modified, including fixed rates for the U1 and U2 coverages. Refer to Schedule 107.

c. Schedule 107 and Rates

i. Trucks, Tractors, and Trailers

Schedule 107-1 contains the information necessary for the calculation of rates for vehicles classified as truck, tractor, or trailer. The methodology for the calculation of these rates is unchanged. However, the primary rating factor for fleet and non-fleet service or utility trailers (0-2,000 lbs load capacity) are updated. In addition, this filing adopts TTT medical payments rates for Zone Rated classifications. The following calculations should be noted:

- Collision premiums for truck-tractors and vehicles used in dumping operations are developed by applying a factor of 1.25 times the corresponding truck collision premium.
- Fire, theft, and CAC premiums for the $500 deductible level are developed by applying a factor of 0.64 times the corresponding $500 deductible comprehensive premium.
- Calculation of the $300 deductible fire, theft, and CAC premium follows the same procedure, including a minimum $5 buyback charge.
- Physical damage rates for zone rated, trailer interchange, and long distance classes are unchanged.

ii. Private Passenger Types

Schedule 107-2 contains information necessary for the calculation of rates for vehicles classified as private passenger fleet, and those miscellaneous vehicle classifications with base rates derived from the private passenger non-fleet type. Private passenger non-fleet vehicles (classification code 739100) will continue to be rated using the Servicing Carrier's voluntary filed rate. The methodology for the calculation of these rates for both liability and physical damage remains unchanged.

iii. Public Vehicle Types

- <u>Taxi</u>

  Schedule 107-3 contains the information necessary for the calculation of taxi liability rates. The methodology for the calculation of these rates remains unchanged. For collision and limited collision rates, charge five times the private passenger type collision or limited collision rate. For comprehensive rates, charge six times the private passenger type rate.

- <u>Limousine</u>

  Schedule 107-4 contains the information necessary for the calculation of the limousine liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.5 times the private passenger type rate.

- Car Service

  Schedule 107-5 contains the information necessary for the calculation of the car service liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.5 times the private passenger type rate.

- Public Buses

  Schedule 107-6 contains the information necessary for the calculation of the public bus liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.25 times the TTT rate.

- Van Pools

  Schedule 107-7 contains the information necessary for the calculation of the van pool rates. The methodology for the calculation of these rates remains unchanged.

iv. **Garages**

Schedule 107-8 contains the information necessary for the calculation for garage risks on a per plate basis. The methodology for the calculation of these rates remains unchanged. Garagekeepers premium and dealers physical damage premium are developed by applying a factor of 1.014 to the rates effective November 1, 2009. For garage operations other than covered autos, the calculation of premium on a combined single limit, aggregate basis for compulsory garage risks, and for those garage risks for which a dealer or repair plate has not been issued, will be contained in the Rate Section of the Commercial Automobile Manual, when available.

v. **Special Types**

The factors and rating procedures for special types remain unchanged.

vi. **Motorcycles**

Schedule 107-9 identifies the rates and rating factors for commercial motorcycles. The rating procedures are unchanged.

COMMONWEALTH AUTOMOBILE REINSURERS

SCHEDULE 107
Rating Components

Effective April 1, 2013

Printed and Distributed by

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Commonwealth Automobile Reinsurers

Trucks, Tractors, and Trailers
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Fleet/Non-Fleet Differential (100K) Fleet	(3) Non-Fleet	(4) Company Expense Pure Premium (Form 100)	(5) Variable Expense Factor* (Form 100)	(6) Final Base Rates*** Fleet	(6) Non-Fleet
A-1 & B**	262.71				84.61	0.8065		
Territory:								
1		3.5999	0.9671	1.0824			1239	1374
2		3.5999	0.9671	1.0824			1239	1374
3		3.5999	0.9671	1.0824			1239	1374
4		3.5999	0.9671	1.0824			1239	1374
5		3.5999	0.9671	1.0824			1239	1374
6		3.5999	0.9671	1.0824			1239	1374
7		3.5999	0.9671	1.0824			1239	1374
8		3.5999	0.9671	1.0824			1239	1374
9		3.5999	0.9671	1.0824			1239	1374
10		3.5999	0.9671	1.0824			1239	1374
11		0.6600	0.9556	1.0512			310	331
12		0.7561	0.9686	1.0327			343	359
13		0.7894	0.9819	1.0162			357	366
14		0.8378	0.9554	1.0440			366	390
15		0.9237	1.0000	1.0000			406	406
16		1.0173	0.9959	1.0042			435	438
17		1.2175	0.9726	1.0309			491	514
18		1.3325	0.9446	1.0681			515	569
19		1.5768	0.9381	1.0635			587	651
20		1.7016	0.9440	1.0808			628	704
A-1**								
Territory:								
1							1126	1249
2							1126	1249
3							1126	1249
4							1126	1249
5							1126	1249
6							1126	1249
7							1126	1249
8							1126	1249
9							1126	1249
10							1126	1249
11							282	301
12							312	326
13							325	333
14							333	355
15							369	369
16							395	398
17							446	467
18							468	517
19							534	592
20							571	640
B, Basic**								
Territory:								
1							113	125
2							113	125
3							113	125
4							113	125
5							113	125
6							113	125
7							113	125
8							113	125
9							113	125
10							113	125
11							28	30
12							31	33
13							32	33
14							33	35
15							37	37
16							40	40
17							45	47
18							47	52
19							53	59
20							57	64

* (5) = 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:	90.9%	of Combined rates.
B:	9.1%	of Combined rates.

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

Commonwealth Automobile Reinsurers

Trucks, Tractors, and Trailers
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Fleet/ Non-Fleet Differential (100K) Fleet	(3) Non-Fleet	(4) Company Expense Pure Premium (Form 100)	(5) Variable Expense Factor* (Form 100)	(6) Final Base Rates** Fleet	(6) Non-Fleet
A-2								
Territory:	21.01				4.85	0.8065		
1		3.5999	0.9671	1.0824			97	108
2		3.5999	0.9671	1.0824			97	108
3		3.5999	0.9671	1.0824			97	108
4		3.5999	0.9671	1.0824			97	108
5		3.5999	0.9671	1.0824			97	108
6		3.5999	0.9671	1.0824			97	108
7		3.5999	0.9671	1.0824			97	108
8		3.5999	0.9671	1.0824			97	108
9		3.5999	0.9671	1.0824			97	108
10		3.5999	0.9671	1.0824			97	108
11		0.6600	0.9556	1.0512			22	24
12		0.7561	0.9686	1.0327			25	26
13		0.7894	0.9819	1.0162			26	27
14		0.8378	0.9554	1.0440			27	29
15		0.9237	1.0000	1.0000			30	30
16		1.0173	0.9959	1.0042			32	33
17		1.2175	0.9726	1.0309			37	39
18		1.3325	0.9446	1.0681			39	43
19		1.5768	0.9381	1.0635			45	50
20		1.7016	0.9440	1.0808			48	54
PDL, Basic	312.92				70.74	0.8422		
Territory:								
1		3.5999	0.9671	1.0824			1378	1532
2		3.5999	0.9671	1.0824			1378	1532
3		3.5999	0.9671	1.0824			1378	1532
4		3.5999	0.9671	1.0824			1378	1532
5		3.5999	0.9671	1.0824			1378	1532
6		3.5999	0.9671	1.0824			1378	1532
7		3.5999	0.9671	1.0824			1378	1532
8		3.5999	0.9671	1.0824			1378	1532
9		3.5999	0.9671	1.0824			1378	1532
10		3.5999	0.9671	1.0824			1378	1532
11		0.6600	0.9556	1.0512			318	342
12		0.7561	0.9686	1.0327			356	374
13		0.7894	0.9819	1.0162			372	382
14		0.8378	0.9554	1.0440			381	409
15		0.9237	1.0000	1.0000			427	427
16		1.0173	0.9959	1.0042			460	464
17		1.2175	0.9726	1.0309			524	550
18		1.3325	0.9446	1.0681			552	613
19		1.5768	0.9381	1.0635			634	707
20		1.7016	0.9440	1.0808			681	767

* (5) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).
**(6) = {[(1) x (2) x(3) +(4)]/ (5)}

Commonwealth Automobile Reinsurers

Trucks, Tractors, and Trailers
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
Trucks, Tractors, & Trailers
Physical Damage Loss Pure Premium by Territory

	(1)	(2)	(3)		(4)	
	Average Loss Pure Premium	Territory Relativity	Fleet/ Non-Fleet Differential (100K)		Loss Pure Premium by Territory *	
Coverage	(Form 100)	(100K)	Fleet	Non-Fleet	Fleet	Non-Fleet
Collision	325.03					
Territory:						
1		3.2735	0.9274	1.1088	987	1180
2		3.2735	0.9274	1.1088	987	1180
3		3.2735	0.9274	1.1088	987	1180
4		3.2735	0.9274	1.1088	987	1180
5		3.2735	0.9274	1.1088	987	1180
6		3.2735	0.9274	1.1088	987	1180
7		3.2735	0.9274	1.1088	987	1180
8		3.2735	0.9274	1.1088	987	1180
9		3.2735	0.9274	1.1088	987	1180
10		3.2735	0.9274	1.1088	987	1180
11		0.7787	0.9654	1.0248	244	259
12		0.8774	0.9210	1.0514	263	300
13		0.8889	0.9863	1.0086	285	291
14		0.9593	0.9770	1.0144	305	316
15		1.0012	0.9995	1.0004	325	326
16		1.0471	0.9472	1.0370	322	353
17		1.1127	0.9055	1.0765	327	389
18		1.1831	0.9101	1.0742	350	413
19		1.2616	0.8929	1.0834	366	444
20		1.2851	0.8882	1.0863	371	454
Comprehensive	104.90					
Territory:						
1		2.4010	0.9099	1.0580	231	269
2		2.4010	0.9099	1.0580	231	269
3		2.4010	0.9099	1.0580	231	269
4		2.4010	0.9099	1.0580	231	269
5		2.4010	0.9099	1.0580	231	269
6		2.4010	0.9099	1.0580	231	269
7		2.4010	0.9099	1.0580	231	269
8		2.4010	0.9099	1.0580	231	269
9		2.4010	0.9099	1.0580	231	269
10		2.4010	0.9099	1.0580	231	269
11		0.7980	0.9355	1.0270	79	87
12		0.8669	0.9620	1.0154	88	93
13		0.8857	0.9980	1.0008	94	94
14		0.9630	0.9544	1.0180	97	104
15		0.9968	0.9587	1.0169	101	107
16		1.0889	0.9603	1.0167	111	117
17		1.1409	0.9663	1.0152	117	123
18		1.1745	0.9357	1.0292	116	128
19		1.1537	0.9387	1.0271	115	125
20		1.2898	0.9049	1.0430	124	142

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

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

OTC Anti-Theft Off Balance Factor
0.991

Commonwealth Automobile Reinsurers
Trucks, Tractors, & Trailers Rates
Calculation of Limited Collision Percentage of Collision Rate

(1) Statewide Average $500 Collision Base Rate Pure Premium.	$325.03
(2) Company Expense Pure Premium for $500 Collision.	$71.25
(3) Variable Expense Factor	0.8233
(4) Statewide Average $500 Collision Base Rate {[(1) + (2)] / (3)}	$481.33
(5) Statewide Average $500 Limited Collision Base Rate Pure Premium.	$32.50
(6) Company Expense Pure Premium for $500 Limited Collision.	$7.13
(7) Variable Expense Factor	0.8233
(8) Statewide Average $500 Limited Collision Base Rate {[(5) + (6)] / (7)}	$48.13
(9) [(8) / (4)]	10.0%

Commonwealth Automobile Reinsurers
Trucks, Tractors, & Trailers
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 excess of $90,000.
For each $1000 in excess of $90,000 add the following factors to the $65,000-$90,000 age/symbol factor:

	Collision	OTC
Factor	0.025	0.007

For example, the collision age/symbol factor for a vehicle with a $95,000 cost new (age class1) would be:

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

* Relative to Symbol 5 and Age 2,3 (Section 105).

Commonwealth Automobile Reinsurers

Trucks, Tractors & Trailers
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES (Section 102)

	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
Limited Collision	7.13
Comprehensive	44.58

VARIABLE EXPENSES

Coverage	Variable Expense Factor* (Form 100)
Collision	0.8233
Limited Collision	0.8233
Comprehensive	0.8233

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

Commonwealth Automobile Reinsurers
Trucks, Tractors, and Trailers Base Rates
Collision Waiver of Deductible Charges

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

(2) Waiver Charges = { [(1) x (Terr. Relativity) x (Fleet 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 FOR FLEET

Territory	Deductibles: $300	$500	$1000	$2000	$3000	$4000	$5000
1	31	36	62	94	116	130	140
2	31	36	62	94	116	130	140
3	31	36	62	94	116	130	140
4	31	36	62	94	116	130	140
5	31	36	62	94	116	130	140
6	31	36	62	94	116	130	140
7	31	36	62	94	116	130	140
8	31	36	62	94	116	130	140
9	31	36	62	94	116	130	140
10	31	36	62	94	116	130	140
11	8	9	15	23	29	32	35
12	8	10	16	25	31	35	37
13	9	10	18	27	34	37	41
14	10	11	19	29	36	40	43
15	10	12	20	31	38	43	46
16	10	12	20	31	38	42	46
17	10	12	20	31	39	43	47
18	11	13	22	33	41	46	50
19	11	13	23	35	43	48	52
20	12	14	23	35	44	49	53

WAIVER CHARGES FOR NON-FLEET

Territory	Deductibles: $300	$500	$1000	$2000	$3000	$4000	$5000
1	37	43	74	112	139	155	168
2	37	43	74	112	139	155	168
3	37	43	74	112	139	155	168
4	37	43	74	112	139	155	168
5	37	43	74	112	139	155	168
6	37	43	74	112	139	155	168
7	37	43	74	112	139	155	168
8	37	43	74	112	139	155	168
9	37	43	74	112	139	155	168
10	37	43	74	112	139	155	168
11	8	9	16	25	31	34	37
12	9	11	19	28	35	39	43
13	9	11	18	28	34	38	41
14	10	12	20	30	37	42	45
15	10	12	20	31	38	43	46
16	11	13	22	34	42	46	50
17	12	14	24	37	46	51	55
18	13	15	26	39	49	54	59
19	14	16	28	42	52	58	63
20	14	17	28	43	54	60	65

Commonwealth Automobile Reinsurers

Trucks, Tractors, and Trailers
Other than Collision
Minimum Charge For Deductible

Deductible	Buyback * Percentage	Statewide Average $500 Deductible Collectible Premiums **	Minimum Buyback Charge ***
$300	0.030	205.81	5

*   Equal to ($300 deductible relativity - 1)

** Form 100 Line (16)

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

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) 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) 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	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	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 Uninsured	U-2 Underinsured	U-1 Uninsured	U-2 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	Non-Fleet	(5) Loss Pure Premium by Territory * Fleet	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)

Deductible	Coverage: Collision	Coverage: 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

Commonwealth Automobile Reinsurers

Taxicabs
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) Owner Offset	(6) Final Base Rates***
A-1 & B**	2467.88		571.47	0.7606	1.04167	
Territory:						
1		0.9865				4117
2		0.9865				4117
3		0.9865				4117
4		0.9865				4117
5		0.9865				4117
6		0.9865				4117
7		0.9865				4117
8		0.9865				4117
9		0.9865				4117
10		0.9865				4117
11		0.6084				2839
12		0.7261				3237
13		0.7261				3237
14		0.6084				2839
15		0.7261				3237
16		0.7261				3237
17		0.6084				2839
18		1.0094				4194
19		1.0819				4439
20		1.2304				4941
A-1**						
Territory:						
1						4068
2						4068
3						4068
4						4068
5						4068
6						4068
7						4068
8						4068
9						4068
10						4068
11						2805
12						3198
13						3198
14						2805
15						3198
16						3198
17						2805
18						4144
19						4386
20						4882
B, Basic**						
Territory:						
1						49
2						49
3						49
4						49
5						49
6						49
7						49
8						49
9						49
10						49
11						34
12						39
13						39
14						34
15						39
16						39
17						34
18						50
19						53
20						59

* (4) = 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: 98.80% of Combined rates.
B: 1.20% of Combined rates.

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

Commonwealth Automobile Reinsurers

Taxicabs
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) Owner Offset	(6) Final Base Rates**
A-2						
Territory:	549.02		142.6	0.6683	1.04167	
1		0.9865				1066
2		0.9865				1066
3		0.9865				1066
4		0.9865				1066
5		0.9865				1066
6		0.9865				1066
7		0.9865				1066
8		0.9865				1066
9		0.9865				1066
10		0.9865				1066
11		0.6084				743
12		0.7261				844
13		0.7261				844
14		0.6084				743
15		0.7261				844
16		0.7261				844
17		0.6084				743
18		1.0094				1086
19		1.0819				1148
20		1.2304				1275
PDL, Basic	1057.52		202.39	0.8704	1.04167	
Territory:						
1		0.9865				1491
2		0.9865				1491
3		0.9865				1491
4		0.9865				1491
5		0.9865				1491
6		0.9865				1491
7		0.9865				1491
8		0.9865				1491
9		0.9865				1491
10		0.9865				1491
11		0.6084				1012
12		0.7261				1161
13		0.7261				1161
14		0.6084				1012
15		0.7261				1161
16		0.7261				1161
17		0.6084				1012
18		1.0094				1520
19		1.0819				1611
20		1.2304				1799

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

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

Commonwealth Automobile Reinsurers

Taxicabs
Liability Coverages for Which Rates Do Not Vary by Territory

	Coverage U	
	U-1 Uninsured	U-2 Underinsured
20/40	38	0
20/50	39	0
25/50	41	2
35/80	46	8
50/100	50	14
100/300	59	34
250/500	67	114

Commonwealth Automobile Reinsurers

Limousines
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**	539.09		173.36	0.8511	
Territory:					
1		1.5660			1196
2		1.5660			1196
3		1.5660			1196
4		1.5660			1196
5		1.5660			1196
6		1.5660			1196
7		1.5660			1196
8		1.5660			1196
9		1.5660			1196
10		1.5660			1196
11		0.5418			547
12		0.5418			547
13		0.5418			547
14		0.5418			547
15		0.5418			547
16		0.7676			690
17		0.7567			683
18		1.0072			842
19		1.1663			942
20		1.1663			942
A-1**					
Territory:					
1					1182
2					1182
3					1182
4					1182
5					1182
6					1182
7					1182
8					1182
9					1182
10					1182
11					540
12					540
13					540
14					540
15					540
16					682
17					675
18					832
19					931
20					931
B, Basic**					
Territory:					
1					14
2					14
3					14
4					14
5					14
6					14
7					14
8					14
9					14
10					14
11					7
12					7
13					7
14					7
15					7
16					8
17					8
18					10
19					11
20					11

* (4) = 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: 98.8% of Combined rates.
B: 1.2% of Combined rates.

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

Commonwealth Automobile Reinsurers

Limousines
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:	146.63		47.21	0.8479	
1		1.5660			326
2		1.5660			326
3		1.5660			326
4		1.5660			326
5		1.5660			326
6		1.5660			326
7		1.5660			326
8		1.5660			326
9		1.5660			326
10		1.5660			326
11		0.5418			149
12		0.5418			149
13		0.5418			149
14		0.5418			149
15		0.5418			149
16		0.7676			188
17		0.7567			187
18		1.0072			230
19		1.1663			257
20		1.1663			257
PDL, Basic	264.54		120.47	0.8410	
Territory:					
1		1.5660			636
2		1.5660			636
3		1.5660			636
4		1.5660			636
5		1.5660			636
6		1.5660			636
7		1.5660			636
8		1.5660			636
9		1.5660			636
10		1.5660			636
11		0.5418			314
12		0.5418			314
13		0.5418			314
14		0.5418			314
15		0.5418			314
16		0.7676			385
17		0.7567			381
18		1.0072			460
19		1.1663			510
20		1.1663			510

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

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

Commonwealth Automobile Reinsurers

Limousines
Liability Coverages for Which Rates Do Not Vary by Territory

	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

Car Service
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**	1184.55		269.84	0.8608	
Territory:					
1		1.5660			2468
2		1.5660			2468
3		1.5660			2468
4		1.5660			2468
5		1.5660			2468
6		1.5660			2468
7		1.5660			2468
8		1.5660			2468
9		1.5660			2468
10		1.5660			2468
11		0.5418			1059
12		0.5418			1059
13		0.5418			1059
14		0.5418			1059
15		0.5418			1059
16		0.7676			1370
17		0.7567			1355
18		1.0072			1699
19		1.1663			1918
20		1.1663			1918
A-1**					
Territory:					
1					2438
2					2438
3					2438
4					2438
5					2438
6					2438
7					2438
8					2438
9					2438
10					2438
11					1046
12					1046
13					1046
14					1046
15					1046
16					1354
17					1339
18					1679
19					1895
20					1895
B, Basic**					
Territory:					
1					30
2					30
3					30
4					30
5					30
6					30
7					30
8					30
9					30
10					30
11					13
12					13
13					13
14					13
15					13
16					16
17					16
18					20
19					23
20					23

* (4) = 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: 98.8% of Combined rates.
B: 1.2% of Combined rates.

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

Commonwealth Automobile Reinsurers

Car Service
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:	391.87		73.02	0.8796	
1		1.5660			781
2		1.5660			781
3		1.5660			781
4		1.5660			781
5		1.5660			781
6		1.5660			781
7		1.5660			781
8		1.5660			781
9		1.5660			781
10		1.5660			781
11		0.5418			324
12		0.5418			324
13		0.5418			324
14		0.5418			324
15		0.5418			324
16		0.7676			425
17		0.7567			420
18		1.0072			532
19		1.1663			603
20		1.1663			603
PDL, Basic	566.82		125.65	0.8433	
Territory:					
1		1.5660			1202
2		1.5660			1202
3		1.5660			1202
4		1.5660			1202
5		1.5660			1202
6		1.5660			1202
7		1.5660			1202
8		1.5660			1202
9		1.5660			1202
10		1.5660			1202
11		0.5418			513
12		0.5418			513
13		0.5418			513
14		0.5418			513
15		0.5418			513
16		0.7676			665
17		0.7567			658
18		1.0072			826
19		1.1663			933
20		1.1663			933

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

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

Commonwealth Automobile Reinsurers

Car Service
Liability Coverages for Which Rates Do Not Vary by Territory

	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

School and Church Buses
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**	282.81		84.61	0.8065	
Territory:					
1		3.5999			1367
2		3.5999			1367
3		3.5999			1367
4		3.5999			1367
5		3.5999			1367
6		3.5999			1367
7		3.5999			1367
8		3.5999			1367
9		3.5999			1367
10		3.5999			1367
11		0.6992			350
12		0.6992			350
13		0.6992			350
14		0.9034			422
15		0.6992			350
16		0.9785			448
17		0.9785			448
18		1.2397			540
19		1.4117			600
20		1.7772			728
A-1**					
Territory:					
1					1234
2					1234
3					1234
4					1234
5					1234
6					1234
7					1234
8					1234
9					1234
10					1234
11					316
12					316
13					316
14					381
15					316
16					405
17					405
18					488
19					542
20					657
B**					
Territory:					
1					133
2					133
3					133
4					133
5					133
6					133
7					133
8					133
9					133
10					133
11					34
12					34
13					34
14					41
15					34
16					43
17					43
18					52
19					58
20					71

* (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:	90.3%	of Combined rates.
B:	9.7%	of Combined rates.

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

Commonwealth Automobile Reinsurers

School and Church Buses
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	56.46		4.85	0.8065	
Territory:					
1		3.5999			258
2		3.5999			258
3		3.5999			258
4		3.5999			258
5		3.5999			258
6		3.5999			258
7		3.5999			258
8		3.5999			258
9		3.5999			258
10		3.5999			258
11		0.6992			55
12		0.6992			55
13		0.6992			55
14		0.9034			69
15		0.6992			55
16		0.9785			75
17		0.9785			75
18		1.2397			93
19		1.4117			105
20		1.7772			130
PDL	190.99		70.74	0.8422	
Territory:					
1		3.5999			900
2		3.5999			900
3		3.5999			900
4		3.5999			900
5		3.5999			900
6		3.5999			900
7		3.5999			900
8		3.5999			900
9		3.5999			900
10		3.5999			900
11		0.6992			243
12		0.6992			243
13		0.6992			243
14		0.9034			289
15		0.6992			243
16		0.9785			306
17		0.9785			306
18		1.2397			365
19		1.4117			404
20		1.7772			487

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

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

Commonwealth Automobile Reinsurers

Social Service and N.O.C
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**	718.17		84.61	0.8065	
Territory:					
1		3.5999			3311
2		3.5999			3311
3		3.5999			3311
4		3.5999			3311
5		3.5999			3311
6		3.5999			3311
7		3.5999			3311
8		3.5999			3311
9		3.5999			3311
10		3.5999			3311
11		0.6992			728
12		0.6992			728
13		0.6992			728
14		0.9034			909
15		0.6992			728
16		0.9785			976
17		0.9785			976
18		1.2397			1209
19		1.4117			1362
20		1.7772			1687
A-1**					
Territory:					
1					2990
2					2990
3					2990
4					2990
5					2990
6					2990
7					2990
8					2990
9					2990
10					2990
11					657
12					657
13					657
14					821
15					657
16					881
17					881
18					1092
19					1230
20					1523
B**					
Territory:					
1					321
2					321
3					321
4					321
5					321
6					321
7					321
8					321
9					321
10					321
11					71
12					71
13					71
14					88
15					71
16					95
17					95
18					117
19					132
20					164

* (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:	90.3%	of Combined rates.
B:	9.7%	of Combined rates.

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

Commonwealth Automobile Reinsurers

Social Service and N.O.C
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**
A2	274.36		4.85	0.8065	
Territory:					
1		3.5999			1231
2		3.5999			1231
3		3.5999			1231
4		3.5999			1231
5		3.5999			1231
6		3.5999			1231
7		3.5999			1231
8		3.5999			1231
9		3.5999			1231
10		3.5999			1231
11		0.6992			244
12		0.6992			244
13		0.6992			244
14		0.9034			313
15		0.6992			244
16		0.9785			339
17		0.9785			339
18		1.2397			428
19		1.4117			486
20		1.7772			611
PDL	403.36		70.74	0.8422	
Territory:					
1		3.5999			1808
2		3.5999			1808
3		3.5999			1808
4		3.5999			1808
5		3.5999			1808
6		3.5999			1808
7		3.5999			1808
8		3.5999			1808
9		3.5999			1808
10		3.5999			1808
11		0.6992			419
12		0.6992			419
13		0.6992			419
14		0.9034			517
15		0.6992			419
16		0.9785			553
17		0.9785			553
18		1.2397			678
19		1.4117			760
20		1.7772			935

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

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

Commonwealth Automobile Reinsurers

Other Buses
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**	510.62		84.61	0.8065	
Territory:					
1		3.5999			2384
2		3.5999			2384
3		3.5999			2384
4		3.5999			2384
5		3.5999			2384
6		3.5999			2384
7		3.5999			2384
8		3.5999			2384
9		3.5999			2384
10		3.5999			2384
11		0.6992			548
12		0.6992			548
13		0.6992			548
14		0.9034			677
15		0.6992			548
16		0.9785			724
17		0.9785			724
18		1.2397			890
19		1.4117			999
20		1.7772			1230
A-1**					
Territory:					
1					2153
2					2153
3					2153
4					2153
5					2153
6					2153
7					2153
8					2153
9					2153
10					2153
11					495
12					495
13					495
14					611
15					495
16					654
17					654
18					804
19					902
20					1111
B**					
Territory:					
1					231
2					231
3					231
4					231
5					231
6					231
7					231
8					231
9					231
10					231
11					53
12					53
13					53
14					66
15					53
16					70
17					70
18					86
19					97
20					119

* (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: 90.3% of Combined rates.
B: 9.7% of Combined rates.

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

Commonwealth Automobile Reinsurers

Other Buses
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**
A2	164.94		4.85	0.8065	
Territory:					
1		3.5999			742
2		3.5999			742
3		3.5999			742
4		3.5999			742
5		3.5999			742
6		3.5999			742
7		3.5999			742
8		3.5999			742
9		3.5999			742
10		3.5999			742
11		0.6992			149
12		0.6992			149
13		0.6992			149
14		0.9034			191
15		0.6992			149
16		0.9785			206
17		0.9785			206
18		1.2397			260
19		1.4117			295
20		1.7772			369
PDL	262.06		70.74	0.8422	
Territory:					
1		3.5999			1204
2		3.5999			1204
3		3.5999			1204
4		3.5999			1204
5		3.5999			1204
6		3.5999			1204
7		3.5999			1204
8		3.5999			1204
9		3.5999			1204
10		3.5999			1204
11		0.6992			302
12		0.6992			302
13		0.6992			302
14		0.9034			365
15		0.6992			302
16		0.9785			388
17		0.9785			388
18		1.2397			470
19		1.4117			523
20		1.7772			637

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

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

Commonwealth Automobile Reinsurers

Public Buses
Liability Coverages for Which Rates do not Vary by Territory

Medical Payments (Coverage D)

$5,000	$ 13

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
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)

Commonwealth Automobile Reinsurers

Garages
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) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates***
A-1 & B**	358.51		64.32	0.8065	1.00	
Territory:						
1		3.2740				1535
2		3.2740				1535
3		3.2740				1535
4		3.2740				1535
5		3.2740				1535
6		3.2740				1535
7		3.2740				1535
8		3.2740				1535
9		3.2740				1535
10		3.2740				1535
11		0.6878				385
12		0.7507				413
13		0.7328				406
14		0.8735				468
15		0.7877				430
16		0.9110				485
17		1.0539				548
18		1.2153				620
19		1.3864				696
20		1.5499				769
A-1**						
Territory:						
1						1400
2						1400
3						1400
4						1400
5						1400
6						1400
7						1400
8						1400
9						1400
10						1400
11						351
12						377
13						370
14						427
15						392
16						442
17						500
18						565
19						635
20						701
B, Basic**						
Territory:						
1						135
2						135
3						135
4						135
5						135
6						135
7						135
8						135
9						135
10						135
11						34
12						36
13						36
14						41
15						38
16						43
17						48
18						55
19						61
20						68

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

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

A-1:	91.2%	of Combined rates (Form 110).
B:	8.8%	of Combined rates (Form 110).

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

Commonwealth Automobile Reinsurer

Garages
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) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates**
A-2	35.91		13.31	0.8065		
Territory:						
1		3.2740				162
2		3.2740				162
3		3.2740				162
4		3.2740				162
5		3.2740				162
6		3.2740				162
7		3.2740				162
8		3.2740				162
9		3.2740				162
10		3.2740				162
11		0.6878				47
12		0.7507				50
13		0.7328				49
14		0.8735				55
15		0.7877				52
16		0.9110				57
17		1.0539				63
18		1.2153				71
19		1.3864				78
20		1.5499				86
PDL, Basic	299.31		65.24	0.7210		
Territory:						
1		3.2740				1450
2		3.2740				1450
3		3.2740				1450
4		3.2740				1450
5		3.2740				1450
6		3.2740				1450
7		3.2740				1450
8		3.2740				1450
9		3.2740				1450
10		3.2740				1450
11		0.6878				376
12		0.7507				402
13		0.7328				395
14		0.8735				453
15		0.7877				417
16		0.9110				469
17		1.0539				528
18		1.2153				595
19		1.3864				666
20		1.5499				734

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

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

Commonwealth Automobile Reinsurers

Garages
Liability Coverages for Which Rates do not Vary by Territory

	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

Massachusetts Commercial Automobile
Commonwealth Automobile Reinsurers
Commercial Motorcycle Rates

	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
Coverage	A	B	C	D
A-1	$29.00	$27.00	$48.00	$41.00
A-2	$3.00	$3.00	$5.00	$5.00
B (excluding guest)	$8.00	$11.00	$14.00	$17.00
B (including guest)	$35.00	$30.00	$57.00	$45.00
PDL	$26.00	$26.00	$45.00	$38.00

Collision ($500 Deductible) $4.88 per $100 of value
Comprehensive ($500 Deductible) $3.03 per $100 of value
Limited Collision ($500 Deductible) 6.0% of the $500 Deductible Collision Rate

Determine motorcycle Collision and Comprehensive rates by following procedure:
(a) Determine the motorcycle's Original Cost New in hundreds of dollars,
(b) Multiply the value determined in (a) by the rate per $100,
(c) Multiply the value determined in (b) by the Age Rate Factor.

Motorcycle Age Rate Facotrs			
Age Group	Motorcycle Age Based on Model Year	Collision Factor	Comprehensive Factor
1	Current MY	1.00	1.00
2	1st Preceding	0.93	0.91
3	2nd Preceding	0.86	0.81
4	3rd Preceding	0.79	0.72
5	4th Preceding	0.72	0.62
6	5th Preceding	0.65	0.53
7	6th Preceding	0.58	0.44
8	All Other	0.51	0.34

The current model year changes October 1, regardless of the actual date the models are introduced.

	Deductibles				
Waiver of Deductible Charges	$300	$500	$1,000	$2,000	
Collision, Lim. Collision	$12.00	$18.00	$24.00	$36.00	
Deductible Charges					
Collision	$56.00	base	0.713	0.571	< Add the $300 deductible charges to the $500 base premium.
Limited Collision	$6.00	base	0.619	0.412	< Apply the $1000/$2000 factors to the $500 deductible base premium.
Comprehensive	$2.00	base	0.608	0.555	

Fire only: Charge 5% of the Commercial Motorcycle Comprehensive premium
Fire & Theft only: Charge 95% of the Commercial Motorcycle Comprehensive premium

Limit Per Person	MedPay Rate
$500	$126
$750	$134
$1,000	$144
$2,000	$182
$5,000	$263
$10,000	$378
$15,000	$437
$20,000	$482
$25,000	$518
$50,000	$614

Limit	U-1 Rate	U-2 Rate
20/40	$33	$0
20/50	$33	$2
25/50	$35	$11
35/80	$39	$36
50/100	$42	$68
100/300	$48	$165
250/500	$62	$525
500/500	$77	$918
500/1000	$92	$1,313

Substitute Transportation	Rate
$15/day - $450 max	68
$30/day - $900 max	135
$45/day - $1,350 max	251
$100/day - $3,000 max	519

Towing & Labor	Rate
$50/day per disablement	12
$100/day per disablement	24

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
PROPOSED TOWN-TERRITORY DEFINITIONS
(Applicable to All Vehicle Types)

	Town	Proposed Territory	Statistical Town Code
A	ABINGTON	14	010
	ACTON	12	630
	ACUSHNET	13	230
	ADAMS	14	110
	AGAWAM	12	420
	ALFORD	16	170
	AMESBURY	15	310
	AMHERST	12	510
	ANDOVER	14	311
	ARLINGTON	17	610
	ASHBURNHAM	14	930
	ASHBY	13	670
	ASHFIELD	14	470
	ASHLAND	16	631
	ATHOL	11	910
	ATTLEBORO	12	210
	AUBURN	15	931
	AVON	17	730
	AYER	11	632
B	BARNSTABLE	11	021
	BARRE	12	932
	BECKET	16	171
	BEDFORD	13	633
	BELCHERTOWN	12	530
	BELLINGHAM	15	731
	BELMONT	17	611
	BERKLEY	15	231
	BERLIN	14	933
	BERNARDSTON	12	471
	BEVERLY	16	312
	BILLERICA	15	634
	BLACKSTONE	15	934
	BLANDFORD	17	490
	BOLTON	14	970
	BOSTON CENTRAL	07	821
	BOURNE	12	050
	BOXBOROUGH	13	671
	BOXFORD	16	370
	BOYLSTON	14	971
	BRAINTREE	18	710
	BREWSTER	11	080
	BRIDGEWATER	14	011
	BRIGHTON	08	822
	BRIMFIELD	14	491
	BROCKTON	20	002
	BROOKFIELD	14	935
	BROOKLINE	20	702
	BUCKLAND	16	430
	BURLINGTON	16	635
C	CAMBRIDGE	19	600
	CANTON	17	711
	CARLISLE	15	672
	CARVER	16	030
	CHARLEMONT	15	472
	CHARLTON	12	936
	CHATHAM	11	051
	CHELMSFORD	13	612
	CHELSEA	20	802
	CHESHIRE	13	130
	CHESTER	16	440
	CHESTERFIELD	16	570

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
PROPOSED TOWN-TERRITORY DEFINITIONS
(Applicable to All Vehicle Types)

	Town	Proposed Territory	Statistical Town Code
	CHICOPEE	13	402
	CHILMARK	15	081
	CLARKSBURG	15	131
	CLINTON	15	911
	COHASSET	15	732
	COLRAIN	16	431
	CONCORD	14	613
	CONWAY	16	473
	CUMMINGTON	15	571
D	DALTON	15	132
	DANVERS	16	313
	DARTMOUTH	12	211
	DEDHAM	18	712
	DEERFIELD	12	432
	DENNIS	11	052
	DIGHTON	15	232
	DORCHESTER	05	819
	DOUGLAS	13	937
	DOVER	16	733
	DRACUT	14	614
	DUDLEY	12	938
	DUNSTABLE	15	673
	DUXBURY	13	031
E	E BOSTON/CHARLESTOWN	10	824
	E BRIDGEWATER	15	032
	E BROOKFIELD	13	973
	E LONGMEADOW	15	441
	EASTHAM	12	082
	EASTHAMPTON	12	511
	EASTON	16	212
	EDGARTOWN	13	053
	EGREMONT	13	172
	ERVING	14	433
	ESSEX	12	330
	EVERETT	19	602
F	FAIRHAVEN	15	213
	FALL RIVER	17	201
	FALMOUTH	11	054
	FITCHBURG	12	902
	FLORIDA	12	173
	FOXBOROUGH	15	734
	FRAMINGHAM	17	615
	FRANKLIN	15	713
	FREETOWN	12	233
G	GARDNER	12	912
	GAY HEAD	17	083
	GEORGETOWN	13	331
	GILL	11	474
	GLOUCESTER	16	314
	GOSHEN	12	573
	GOSNOLD	11	084
	GRAFTON	13	913
	GRANBY	13	574
	GRANVILLE	14	492
	GREAT BARRINGTON	12	111
	GREENFIELD	11	410
	GROTON	13	636
	GROVELAND	13	332
H	HADLEY	13	531
	HALIFAX	14	070
	HAMILTON	13	333

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
PROPOSED TOWN-TERRITORY DEFINITIONS
(Applicable to All Vehicle Types)

	Town	Proposed Territory	Statistical Town Code
	HAMPDEN	14	493
	HANCOCK	11	174
	HANOVER	16	033
	HANSON	14	034
	HARDWICK	15	939
	HARVARD	12	974
	HARWICH	11	055
	HATFIELD	14	532
	HAVERHILL	16	302
	HAWLEY	16	475
	HEATH	15	476
	HINGHAM	16	012
	HINSDALE	15	133
	HOLBROOK	15	735
	HOLDEN	13	940
	HOLLAND	14	494
	HOLLISTON	15	637
	HOLYOKE	13	403
	HOPEDALE	15	941
	HOPKINTON	15	638
	HUBBARDSTON	16	942
	HUDSON	13	616
	HULL	17	035
	HUNTINGTON	15	533
	HYDE PARK	04	818
I	IPSWICH	13	315
J	JAMAICA PLAIN	03	817
K	KINGSTON	16	036
L	LAKEVILLE	14	037
	LANCASTER	13	943
	LANESBOROUGH	11	134
	LAWRENCE	20	303
	LEE	11	135
	LEICESTER	14	944
	LENOX	14	136
	LEOMINSTER	11	914
	LEVERETT	16	477
	LEXINGTON	16	617
	LEYDEN	13	478
	LINCOLN	16	639
	LITTLETON	13	640
	LONGMEADOW	14	442
	LOWELL	18	601
	LUDLOW	11	421
	LUNENBURG	13	945
	LYNN	19	300
	LYNNFIELD	17	334
M	MALDEN	19	603
	MANCHESTER	15	335
	MANSFIELD	15	214
	MARBLEHEAD	17	316
	MARION	13	038
	MARLBOROUGH	13	618
	MARSHFIELD	16	039
	MASHPEE	13	085
	MATTAPOISETT	13	040
	MAYNARD	15	620
	MEDFIELD	14	736
	MEDFORD	18	604
	MEDWAY	13	737
	MELROSE	19	619

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
PROPOSED TOWN-TERRITORY DEFINITIONS
(Applicable to All Vehicle Types)

	Town	Proposed Territory	Statistical Town Code
	MENDON	13	946
	MERRIMAC	15	336
	METHUEN	17	317
	MIDDLEBOROUGH	12	013
	MIDDLEFIELD	16	576
	MIDDLETON	16	337
	MILFORD	14	915
	MILLBURY	16	916
	MILLIS	11	738
	MILLVILLE	16	947
	MILTON	17	714
	MONROE	15	479
	MONSON	12	422
	MONTAGUE	13	411
	MONTEREY	15	175
	MONTGOMERY	16	495
	MT WASHINGTON	16	176
N	NAHANT	16	338
	NANTUCKET	11	056
	NATICK	15	621
	NEEDHAM	17	715
	NEW ASHFORD	12	177
	NEW BEDFORD	18	200
	NEW BRAINTREE	11	975
	NEW MARLBOROUGH	14	178
	NEW SALEM	15	480
	NEWBURY	13	339
	NEWBURYPORT	13	318
	NEWTON	18	605
	NO ADAMS	11	112
	NO ANDOVER	14	319
	NO ATTLEBOROUGH	11	215
	NO BROOKFIELD	12	948
	NO READING	15	641
	NORFOLK	15	739
	NORTHAMPTON	13	512
	NORTHBOROUGH	13	949
	NORTHBRIDGE	12	917
	NORTHFIELD	15	434
	NORTON	15	234
	NORWELL	15	041
	NORWOOD	18	716
O	OAK BLUFFS	13	057
	OAKHAM	15	976
	ORANGE	12	412
	ORLEANS	11	058
	OTIS	13	179
	OXFORD	12	950
P	PALMER	11	423
	PAXTON	16	977
	PEABODY	18	320
	PELHAM	14	577
	PEMBROKE	14	042
	PEPPERELL	13	642
	PERU	11	180
	PETERSHAM	16	978
	PHILLIPSTON	15	979
	PITTSFIELD	11	102
	PLAINFIELD	16	578
	PLAINVILLE	12	740
	PLYMOUTH	14	014

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
PROPOSED TOWN-TERRITORY DEFINITIONS
(Applicable to All Vehicle Types)

	Town	Proposed Territory	Statistical Town Code
	PLYMPTON	13	071
	PRINCETON	14	980
	PROVINCETOWN	14	059
Q	QUINCY	19	703
R	RANDOLPH	18	717
	RAYNHAM	15	235
	READING	17	622
	REHOBOTH	12	236
	REVERE	20	803
	RICHMOND	16	181
	ROCHESTER	12	043
	ROCKLAND	18	015
	ROCKPORT	15	340
	ROSLINDALE	02	816
	ROWE	11	481
	ROWLEY	16	341
	ROXBURY	06	820
	ROYALSTON	16	981
	RUSSELL	14	443
	RUTLAND	13	951
S	SALEM	16	304
	SALISBURY	12	342
	SANDISFIELD	13	182
	SANDWICH	11	060
	SAUGUS	18	321
	SAVOY	17	183
	SCITUATE	17	044
	SEEKONK	12	237
	SHARON	18	741
	SHEFFIELD	13	137
	SHELBURNE	15	435
	SHERBORN	15	674
	SHIRLEY	15	643
	SHREWSBURY	14	918
	SHUTESBURY	15	482
	SOMERSET	15	238
	SOMERVILLE	20	606
	SOUTH BOSTON	09	823
	SOUTH HADLEY	13	513
	SOUTHAMPTON	12	580
	SOUTHBOROUGH	15	952
	SOUTHBRIDGE	13	919
	SOUTHWICK	14	444
	SPENCER	12	920
	SPRINGFIELD	19	400
	STERLING	12	953
	STOCKBRIDGE	15	138
	STONEHAM	17	623
	STOUGHTON	18	718
	STOW	15	644
	STURBRIDGE	13	954
	SUDBURY	12	645
	SUNDERLAND	12	436
	SUTTON	15	955
	SWAMPSCOTT	17	322
	SWANSEA	12	239
T	TAUNTON	16	202
	TEMPLETON	11	956
	TEWKSBURY	17	646
	TISBURY	11	061
	TOLLAND	14	496

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
PROPOSED TOWN-TERRITORY DEFINITIONS
(Applicable to All Vehicle Types)

	Town	Proposed Territory	Statistical Town Code
	TOPSFIELD	16	371
	TOWNSEND	13	647
	TRURO	13	086
	TYNGSBOROUGH	15	648
	TYRINGHAM	12	184
U	UPTON	13	957
	UXBRIDGE	12	921
W	WAKEFIELD	17	624
	WALES	12	497
	WALPOLE	14	719
	WALTHAM	17	607
	WARE	11	514
	WAREHAM	14	016
	WARREN	12	958
	WARWICK	15	483
	WASHINGTON	15	185
	WATERTOWN	18	608
	WAYLAND	16	649
	WEBSTER	11	922
	WELLESLEY	15	720
	WELLFLEET	13	087
	WENDELL	14	484
	WENHAM	15	343
	WEST BOYLSTON	14	959
	WEST BRIDGEWATER	16	045
	WEST BROOKFIELD	12	960
	WEST NEWBURY	14	344
	WEST ROXBURY	01	815
	WEST SPRINGFIELD	14	425
	WEST STOCKBRIDGE	12	139
	WEST TISBURY	14	088
	WESTBOROUGH	14	923
	WESTFIELD	11	424
	WESTFORD	14	650
	WESTHAMPTON	15	581
	WESTMINSTER	14	961
	WESTON	13	651
	WESTPORT	12	240
	WESTWOOD	16	742
	WEYMOUTH	17	721
	WHATELY	14	437
	WHITMAN	15	017
	WILBRAHAM	12	445
	WILLIAMSBURG	12	534
	WILLIAMSTOWN	15	140
	WILMINGTON	17	652
	WINCHENDON	12	924
	WINCHESTER	17	625
	WINDSOR	14	186
	WINTHROP	18	810
	WOBURN	16	626
	WORCESTER	18	900
	WORTHINGTON	13	582
	WRENTHAM	13	743
Y	YARMOUTH	11	062

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability

Trucks, Tractors and Trailers, Private Passenger Types, Van Pools, Buses and Motorcycles

04/01/13

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.13	1.21	1.28	1.33																							
45	1.02	1.13	1.21	1.28	1.34																							
50	1.04	1.13	1.22	1.28	1.34	1.44																						
60	1.04	1.14	1.22	1.29	1.34	1.44																						
70	1.05	1.14	1.22	1.29	1.35	1.44																						
80	1.05	1.15	1.23	1.29	1.35	1.45																						
100	1.05	1.15	1.23	1.30	1.35	1.45	1.76																					
150	1.06	1.16	1.24	1.31	1.36	1.46	1.77	1.95																				
200	1.07	1.17	1.25	1.31	1.37	1.47	1.77	1.96	2.09																			
250	1.07	1.17	1.25	1.32	1.37	1.47	1.78	1.97	2.10	2.20																		
300	1.08	1.18	1.25	1.32	1.38	1.47	1.78	1.97	2.10	2.21	2.30																	
350	1.08	1.18	1.26	1.32	1.38	1.48	1.78	1.97	2.11	2.21	2.31																	
400						1.48	1.79	1.98	2.11	2.22	2.31	2.46																
500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58															
600						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66														
700						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66	2.72													
800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77												
900						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.66	2.72	2.77	2.81											
1000						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.67	2.72	2.77	2.81	2.85										
1250						1.51	1.81	2.00	2.14	2.24	2.34	2.49	2.60	2.67	2.73	2.77	2.82	2.85	2.94									
1500						1.51	1.82	2.01	2.14	2.25	2.34	2.49	2.61	2.67	2.73	2.78	2.82	2.86	2.95	3.02								
1750						1.51	1.82	2.01	2.15	2.25	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08							
2000						1.52	1.82	2.01	2.15	2.26	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08	3.14						
2500						1.52	1.83	2.02	2.15	2.26	2.36	2.51	2.62	2.68	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23					
3000							1.83	2.02	2.16	2.27	2.36	2.51	2.62	2.69	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23	3.30				
4000							1.84	2.03	2.16	2.27	2.37	2.52	2.63	2.69	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.42			
5000							1.85	2.04	2.17	2.28	2.38	2.53	2.63	2.70	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.43	3.51		
7500							1.86	2.05	2.18	2.29	2.39	2.54	2.64	2.70	2.76	2.81	2.85	2.89	2.98	3.05	3.11	3.16	3.25	3.32	3.43	3.52	3.68	
10000							1.86	2.05	2.19	2.30	2.39	2.54	2.64	2.71	2.76	2.81	2.85	2.90	2.98	3.06	3.12	3.17	3.26	3.33	3.44	3.53	3.69	3.80

Increased Limit Factor for 45/45 limit is	1.39
Increased Limit Factor for 75/75 limit is	1.62
Increased Limit Factor for 750/750 limit is	2.74
Increased Limit Factor for 550/550 limit is	2.62

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability

2013 CAR Filing
Increased Limits Factors
Exhibit 2

Taxis, Limousines and Car Service

04/01/13

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.12	1.19	1.25	1.31																							
45	1.02	1.12	1.20	1.26	1.31																							
50	1.04	1.12	1.20	1.26	1.31	1.40																						
60	1.04	1.13	1.20	1.26	1.31	1.40																						
70	1.05	1.13	1.20	1.26	1.32	1.40																						
80	1.05	1.14	1.21	1.27	1.32	1.41																						
100	1.05	1.14	1.21	1.27	1.32	1.41	1.67																					
150	1.06	1.15	1.22	1.28	1.33	1.42	1.68	1.85																				
200	1.07	1.15	1.22	1.29	1.34	1.42	1.68	1.85	1.98																			
250	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08																		
300	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08	2.16																	
350	1.08	1.16	1.24	1.30	1.35	1.43	1.69	1.87	1.99	2.08	2.16																	
400						1.44	1.70	1.87	1.99	2.09	2.16	2.28																
500						1.44	1.70	1.87	2.00	2.09	2.17	2.28	2.38															
600						1.44	1.71	1.88	2.00	2.09	2.17	2.29	2.38	2.44														
700						1.45	1.71	1.88	2.00	2.10	2.17	2.29	2.38	2.44	2.49													
800						1.45	1.71	1.88	2.01	2.10	2.18	2.29	2.39	2.44	2.49	2.54												
900						1.45	1.71	1.89	2.01	2.10	2.18	2.30	2.39	2.45	2.50	2.54	2.58											
1000						1.45	1.72	1.89	2.01	2.10	2.18	2.30	2.39	2.45	2.50	2.54	2.58	2.61										
1250						1.46	1.72	1.89	2.02	2.11	2.18	2.30	2.39	2.45	2.50	2.54	2.58	2.61	2.69									
1500						1.46	1.72	1.90	2.02	2.11	2.19	2.31	2.40	2.45	2.50	2.55	2.58	2.62	2.70	2.76								
1750						1.46	1.73	1.90	2.02	2.12	2.19	2.31	2.40	2.46	2.51	2.55	2.59	2.62	2.70	2.77	2.82							
2000						1.47	1.73	1.90	2.03	2.12	2.19	2.31	2.40	2.46	2.51	2.55	2.59	2.62	2.70	2.77	2.82	2.87						
2500						1.47	1.74	1.91	2.03	2.12	2.20	2.32	2.41	2.46	2.51	2.55	2.59	2.63	2.71	2.77	2.83	2.88	2.96					
3000							1.74	1.91	2.03	2.13	2.20	2.32	2.41	2.47	2.51	2.56	2.59	2.63	2.71	2.78	2.83	2.88	2.96	3.03				
4000							1.75	1.92	2.04	2.13	2.21	2.33	2.41	2.47	2.52	2.56	2.60	2.64	2.72	2.78	2.84	2.88	2.97	3.03	3.13			
5000							1.75	1.92	2.04	2.14	2.21	2.33	2.42	2.47	2.52	2.57	2.60	2.64	2.72	2.79	2.84	2.89	2.97	3.03	3.14	3.22		
7500							1.76	1.93	2.05	2.15	2.22	2.34	2.42	2.48	2.53	2.57	2.61	2.65	2.73	2.79	2.85	2.90	2.98	3.04	3.15	3.23	3.37	
10000							1.76	1.94	2.06	2.15	2.23	2.35	2.43	2.48	2.53	2.58	2.61	2.65	2.73	2.80	2.85	2.90	2.98	3.05	3.15	3.23	3.38	3.48

Increased Limit Factor for 45/45 limit is 1.35
Increased Limit Factor for 75/75 limit is 1.55
Increased Limit Factor for 750/750 limit is 2.51
Increased Limit Factor for 550/550 limit is 2.41

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability

2013 CAR Filing
Increased Limits Factors
Exhibit 3

Garages

04/01/13

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.13	1.21	1.27	1.33																							
45	1.02	1.13	1.21	1.27	1.33																							
50	1.04	1.13	1.21	1.28	1.33	1.43																						
60	1.04	1.14	1.22	1.28	1.34	1.43																						
70	1.05	1.14	1.22	1.28	1.34	1.43																						
80	1.05	1.15	1.22	1.29	1.34	1.44																						
100	1.05	1.15	1.23	1.29	1.35	1.44	1.75																					
150	1.06	1.16	1.24	1.30	1.36	1.45	1.76	1.95																				
200	1.07	1.17	1.24	1.31	1.36	1.46	1.76	1.96	2.10																			
250	1.07	1.17	1.25	1.31	1.37	1.46	1.77	1.96	2.10	2.21																		
300	1.08	1.17	1.25	1.31	1.37	1.46	1.77	1.97	2.11	2.22	2.30																	
350	1.08	1.18	1.25	1.32	1.37	1.47	1.77	1.97	2.11	2.22	2.31																	
400						1.47	1.78	1.98	2.12	2.23	2.31	2.44																
500						1.48	1.78	1.98	2.12	2.23	2.32	2.45	2.55															
600						1.48	1.79	1.99	2.13	2.23	2.32	2.45	2.56	2.65														
700						1.48	1.79	1.99	2.13	2.24	2.32	2.46	2.56	2.65	2.73													
800						1.49	1.79	1.99	2.13	2.24	2.33	2.46	2.57	2.65	2.73	2.80												
900						1.49	1.80	2.00	2.14	2.24	2.33	2.46	2.57	2.66	2.73	2.80	2.86											
1000						1.49	1.80	2.00	2.14	2.25	2.33	2.47	2.57	2.66	2.74	2.80	2.86	2.91										
1250						1.50	1.81	2.00	2.14	2.25	2.34	2.47	2.58	2.67	2.74	2.81	2.86	2.91	3.00									
1500						1.50	1.81	2.01	2.15	2.26	2.34	2.48	2.58	2.67	2.75	2.81	2.87	2.92	3.01	3.08								
1750						1.50	1.81	2.01	2.15	2.26	2.34	2.48	2.58	2.67	2.75	2.81	2.87	2.92	3.01	3.08	3.15							
2000						1.51	1.82	2.01	2.16	2.26	2.35	2.48	2.59	2.68	2.75	2.82	2.88	2.92	3.01	3.09	3.15	3.20						
2500						1.51	1.82	2.02	2.16	2.27	2.35	2.49	2.59	2.68	2.76	2.82	2.88	2.93	3.02	3.09	3.15	3.21	3.30					
3000							1.83	2.02	2.17	2.27	2.36	2.49	2.60	2.69	2.76	2.83	2.89	2.93	3.02	3.10	3.16	3.21	3.30	3.37				
4000							1.83	2.03	2.17	2.28	2.36	2.50	2.60	2.69	2.77	2.84	2.89	2.94	3.03	3.10	3.16	3.22	3.31	3.38	3.49			
5000							1.84	2.04	2.18	2.28	2.37	2.50	2.61	2.70	2.78	2.84	2.90	2.94	3.03	3.11	3.17	3.22	3.31	3.38	3.50	3.59		
7500							1.85	2.05	2.19	2.29	2.38	2.51	2.62	2.71	2.78	2.85	2.91	2.95	3.04	3.11	3.18	3.23	3.32	3.39	3.51	3.60	3.76	
10000							1.86	2.05	2.19	2.30	2.39	2.52	2.63	2.72	2.79	2.86	2.91	2.96	3.05	3.12	3.18	3.23	3.32	3.40	3.51	3.60	3.77	3.88

Increased Limit Factor for 45/45 limit is	1.38
Increased Limit Factor for 75/75 limit is	1.62
Increased Limit Factor for 750/750 limit is	2.76
Increased Limit Factor for 550/550 limit is	2.60

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Uninsured Motorists (U1)

All Vehicle Types Excluding Taxicabs and Motorcycles

04/01/13

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	4	6	7	7	8																							
45	5	6	7	7	8																							
50	5	6	7	7	8	8																						
60	5	7	7	7	8	8																						
70	5	7	7	7	8	8																						
80	5	7	7	7	8	8																						
100	5	7	7	8	8	8	9																					
150	5	7	7	8	8	8	9	9																				
200	5	7	7	8	8	8	9	9	10																			
250	5	7	7	8	8	8	9	9	10	10																		
300	5	7	7	8	8	8	9	9	10	10	10																	
350	5	7	7	8	8	8	9	9	10	10	10																	
400						8	9	9	10	10	10	11																
500						8	9	9	10	10	10	11	11															
600						8	9	9	10	10	10	11	11	11														
700						8	9	9	10	10	10	11	11	11	12													
800						8	9	9	10	10	10	11	11	11	12	12												
900						8	9	9	10	10	10	11	11	11	12	12	12											
1000						8	9	9	10	10	10	11	11	11	12	12	12	12										
1250						8	9	10	10	10	10	11	11	11	12	12	12	12	13									
1500						8	9	10	10	10	10	11	11	11	12	12	12	12	13	13								
1750						8	9	10	10	10	10	11	11	11	12	12	12	12	13	13	13							
2000						8	9	10	10	10	10	11	11	11	12	12	12	12	13	13	13	13						
2500						8	9	10	10	10	10	11	11	11	12	12	12	12	13	13	13	13	14					
3000							9	10	10	10	10	11	11	11	12	12	12	12	13	13	13	13	14	14				
4000							9	10	10	10	10	11	11	11	12	12	12	12	13	13	13	13	14	14	15			
5000							9	10	10	10	10	11	11	11	12	12	12	12	13	13	13	13	14	14	15	15		
7500							9	10	10	10	10	11	11	11	12	12	12	12	13	13	13	13	14	14	15	15	16	
10000							9	10	10	10	10	11	11	11	12	12	12	12	13	13	13	14	14	14	15	15	16	16

Increased Limit Rate for 45/45 limit is	8
Increased Limit Rate for 75/75 limit is	9
Increased Limit Rate for 750/750 limit is	12
Increased Limit Rate for 550/550 limit is	11

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Rates for Uninsured Motorists (U1)

Taxis

04/01/13

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	38	41	44	46	47																							
45	39	41	44	46	47																							
50	39	41	44	46	47	50																						
60	39	42	44	46	47	50																						
70	39	42	44	46	47	50																						
80	39	42	44	46	47	50																						
100	39	42	44	46	48	50	58																					
150	39	43	45	46	48	50	59	62																				
200	40	43	45	46	48	50	59	62	65																			
250	40	43	45	47	48	51	59	62	65	67																		
300	40	43	45	47	48	51	59	62	65	67	74																	
350	40	43	45	47	48	51	59	63	65	67	75																	
400						51	59	63	65	67	75	88																
500						51	59	63	65	67	76	89	99															
600						51	59	63	65	67	76	89	100	103														
700						51	59	63	65	68	76	90	100	104	106													
800						51	59	63	65	68	77	90	100	104	106	108												
900						51	59	63	65	68	77	90	101	104	106	108	110											
1000						51	60	63	65	69	77	91	101	104	106	108	110	112										
1250						52	60	63	65	69	78	91	101	104	106	108	110	112	115									
1500						52	60	63	66	70	78	92	101	104	106	109	110	112	115	118								
1750						52	60	63	66	70	78	92	101	104	107	109	110	112	116	118	121							
2000						52	60	63	66	70	79	92	102	104	107	109	111	112	116	118	121	123						
2500						52	60	63	66	71	79	93	102	105	107	109	111	112	116	119	121	123	126					
3000							60	63	66	71	80	93	102	105	107	109	111	113	116	119	121	123	127	129				
4000							60	64	66	72	80	94	102	105	107	109	111	113	116	119	121	123	127	130	134			
5000							60	64	66	72	81	94	102	105	107	109	111	113	116	119	122	124	127	130	134	138		
7500							60	64	66	73	82	95	103	105	108	110	112	113	117	119	122	124	127	130	135	138	144	
10000							60	64	66	74	83	96	103	106	108	110	112	113	117	120	122	124	128	130	135	138	144	149

Increased Limit Rate for 45/45 limit is	48
Increased Limit Rate for 75/75 limit is	55
Increased Limit Rate for 750/750 limit is	107
Increased Limit Rate for 550/550 limit is	102

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)

All Vehicle Types Excluding Taxicabs and Motorcycles

04/01/13

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	0	2	5	8	10																							
45	0	2	6	8	10																							
50	0	2	6	8	10	13																						
60	0	3	6	8	10	14																						
70	0	3	6	8	10	14																						
80	0	3	6	8	10	14																						
100	0	3	6	9	11	14	33																					
150	0	4	6	9	11	15	33	65																				
200	1	4	7	9	11	15	33	67	91																			
250	1	4	7	9	11	15	34	68	92	111																		
300	1	4	7	9	11	15	34	68	93	112	151																	
350	1	4	7	9	12	16	35	69	94	112	153																	
400						16	35	70	94	113	155	223																
500						16	36	71	95	114	157	226	279															
600						16	37	71	96	116	160	228	281	294														
700						17	38	72	96	118	161	230	283	294	301													
800						17	38	73	97	120	163	231	284	294	301	307												
900						17	39	73	98	121	164	233	286	295	301	307	312											
1000						17	39	74	98	122	166	234	287	295	302	308	313	317										
1250						17	40	75	99	125	168	237	287	295	302	308	313	318	328									
1500						18	41	75	100	127	170	239	288	296	303	308	314	318	328	336								
1750						18	41	76	100	129	172	241	288	296	303	309	314	319	328	336	343							
2000						18	42	76	101	130	174	242	289	296	303	309	314	319	329	337	343	349						
2500						18	43	77	102	133	176	245	289	297	304	310	315	319	329	337	344	350	359					
3000							44	78	103	135	179	247	289	297	304	310	315	320	329	337	344	350	360	368				
4000							45	79	104	139	182	250	290	298	305	311	316	320	330	338	345	351	360	368	381			
5000							46	80	105	141	185	253	291	298	305	311	316	321	331	339	345	351	361	369	381	391		
7500							48	82	107	146	190	258	291	299	306	312	317	322	331	339	346	352	362	370	382	392	410	
10000							49	83	108	150	193	261	292	300	307	313	318	322	332	340	347	353	362	370	383	393	411	423

Increased Limit Rate for 45/45 limit is 12
Increased Limit Rate for 75/75 limit is 26
Increased Limit Rate for 750/750 limit is 304
Increased Limit Rate for 550/550 limit is 290

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)

Taxis

04/01/13

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	0	2	5	8	10																							
45	0	2	6	8	10																							
50	0	2	6	8	10	13																						
60	0	3	6	8	10	14																						
70	0	3	6	8	10	14																						
80	0	3	6	8	10	14																						
100	0	3	6	9	11	14	33																					
150	0	4	6	9	11	15	33	65																				
200	1	4	7	9	11	15	33	67	91																			
250	1	4	7	9	11	15	34	68	92	111																		
300	1	4	7	9	11	15	34	68	93	112	151																	
350	1	4	7	9	12	16	35	69	94	112	153																	
400						16	35	70	94	113	155	223																
500						16	36	71	95	114	157	226	279															
600						16	37	71	96	116	160	228	281	294														
700						17	38	72	96	118	161	230	283	294	301													
800						17	38	73	97	120	163	231	284	294	301	307												
900						17	39	73	98	121	164	233	286	295	301	307	312											
1000						17	39	74	98	122	166	234	287	295	302	308	313	317										
1250						17	40	75	99	125	168	237	287	295	302	308	313	318	328									
1500						18	41	75	100	127	170	239	288	296	303	308	314	318	328	336								
1750						18	41	76	100	129	172	241	288	296	303	309	314	319	328	336	343							
2000						18	42	76	101	130	174	242	289	296	303	309	314	319	329	337	343	349						
2500						18	43	77	102	133	176	245	289	297	304	310	315	319	329	337	344	350	359					
3000							44	78	103	135	179	247	289	297	304	310	315	320	329	337	344	350	360	368				
4000							45	79	104	139	182	250	290	298	305	311	316	320	330	338	345	351	360	368	381			
5000							46	80	105	141	185	253	291	298	305	311	316	321	331	339	345	351	361	369	381	391		
7500							48	82	107	146	190	258	291	299	306	312	317	322	331	339	346	352	362	370	382	392	410	
10000							49	83	108	150	193	261	292	300	307	313	318	322	332	340	347	353	362	370	383	393	411	423

Increased Limit Rate for 45/45 limit is 12
Increased Limit Rate for 75/75 limit is 26
Increased Limit Rate for 750/750 limit is 304
Increased Limit Rate for 550/550 limit is 290

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability

Commercial Motorcycles

04/01/13

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.13	1.21	1.28	1.33																							
45	1.02	1.13	1.21	1.28	1.34																							
50	1.04	1.13	1.22	1.28	1.34	1.44																						
60	1.04	1.14	1.22	1.29	1.34	1.44																						
70	1.05	1.14	1.22	1.29	1.35	1.44																						
80	1.05	1.15	1.23	1.29	1.35	1.45																						
100	1.05	1.15	1.23	1.30	1.35	1.45	1.76																					
150	1.06	1.16	1.24	1.31	1.36	1.46	1.77	1.95																				
200	1.07	1.17	1.25	1.31	1.37	1.47	1.77	1.96	2.09																			
250	1.07	1.17	1.25	1.32	1.37	1.47	1.78	1.97	2.10	2.20																		
300	1.08	1.18	1.25	1.32	1.38	1.47	1.78	1.97	2.10	2.21	2.30																	
350	1.08	1.18	1.26	1.32	1.38	1.48	1.78	1.97	2.11	2.21	2.31																	
400						1.48	1.79	1.98	2.11	2.22	2.31	2.46																
500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58															
600						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66														
700						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66	2.72													
800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77												
900						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.66	2.72	2.77	2.81											
1000						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.67	2.72	2.77	2.81	2.85										
1250						1.51	1.81	2.00	2.14	2.24	2.34	2.49	2.60	2.67	2.73	2.77	2.82	2.85	2.94									
1500						1.51	1.82	2.01	2.14	2.25	2.34	2.49	2.61	2.67	2.73	2.78	2.82	2.86	2.95	3.02								
1750						1.51	1.82	2.01	2.15	2.25	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08							
2000						1.52	1.82	2.01	2.15	2.26	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08	3.14						
2500						1.52	1.83	2.02	2.15	2.26	2.36	2.51	2.62	2.68	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23					
3000							1.83	2.02	2.16	2.27	2.36	2.51	2.62	2.69	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23	3.30				
4000							1.84	2.03	2.16	2.27	2.37	2.52	2.63	2.69	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.42			
5000							1.85	2.04	2.17	2.28	2.38	2.53	2.63	2.70	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.43	3.51		
7500							1.86	2.05	2.18	2.29	2.39	2.54	2.64	2.70	2.76	2.81	2.85	2.89	2.98	3.05	3.11	3.16	3.25	3.32	3.43	3.52	3.68	
10000							1.86	2.05	2.19	2.30	2.39	2.54	2.64	2.71	2.76	2.81	2.85	2.90	2.98	3.06	3.12	3.17	3.26	3.33	3.44	3.53	3.69	3.80

Increased Limit Factor for 45/45 limit is 1.39
Increased Limit Factor for 750/750 limit is 2.74
Increased Limit Factor for 550/550 limit is 2.62

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Rates for Uninsured Motorists (U1)

Commercial Motorcycles

04/01/13

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000
40	33	35	38	39	41													
45	33	35	38	39	41													
50	33	35	38	39	41	42												
60	33	36	38	39	41	42												
70	33	36	38	39	41	42												
80	33	36	38	39	41	42												
100	33	36	38	39	41	42	48											
150	33	36	38	39	41	42	48	54										
200	33	36	38	39	41	42	48	54	57									
250	33	36	38	39	41	42	48	54	59	62								
300	33	36	38	39	41	42	48	54	59	62	65							
350	33	38	39	39	41	42	48	54	59	62	65							
400						42	48	54	59	62	65	72						
500						42	48	54	59	62	66	72	77					
600						42	48	54	59	62	66	72	81	93				
700						44	48	54	59	62	66	72	84	93	96			
800						44	48	54	59	62	66	72	87	93	96	98		
900						44	50	54	59	62	66	72	89	95	96	98	99	
1000						44	50	54	59	63	66	72	92	95	96	98	99	101

Increased Limit Rate for 45/45 limit is	41
Increased Limit Rate for 750/750 limit is	96
Increased Limit Rate for 1000/2000 limit is	102
Increased Limit Rate for 2000/2000 limit is	111

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)

2013 CAR Filing
Increased Limits Factors
Exhibit 10

Commercial Motorcycles

04/01/13

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000
40	0	11	24	35	45													
45	2	11	24	35	45													
50	2	11	24	35	45	65												
60	2	14	26	35	47	66												
70	2	14	26	36	47	66												
80	3	15	26	36	48	66												
100	3	15	27	38	48	68	158											
150	3	17	29	39	50	71	161	306										
200	5	18	29	41	51	72	162	312	422									
250	5	18	30	41	53	74	164	317	426	512								
300	5	18	30	42	53	75	165	320	431	515	614							
350	6	20	32	42	54	75	168	323	434	518	618							
400						77	171	326	435	521	623	785						
500						78	176	330	440	525	629	792	918					
600						80	179	333	443	530	633	797	1022	1344				
700						80	182	336	446	534	638	801	1110	1346	1376			
800						81	183	339	449	539	642	806	1185	1347	1377	642		
900						83	186	341	452	542	645	809	1253	1347	1379	642	806	
1000						83	188	344	453	545	648	812	1313	1349	1380	642	806	1185

Increased Limit Rate for 45/45 limit is	56
Increased Limit Rate for 750/750 limit is	1391
Increased Limit Rate for 1000/2000 limit is	1458
Increased Limit Rate for 2000/2000 limit is	1598

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Property Damage Liability Increased Limit Factors

04/01/13

Limit	Motorcycle PPT, GAR & Light / Medium TTT *	Heavy Trucks & Truck Tractors	Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers	Taxis, Limos & Car Service	Bus & Van Pool
$5,000	1.000	1.000	1.000	1.000	1.000
$10,000	1.180	1.200	1.260	1.170	1.170
$15,000	1.230	1.280	1.370	1.230	1.230
$20,000	1.253	1.325	1.426	1.253	1.253
$25,000	1.270	1.360	1.470	1.270	1.270
$30,000	1.275	1.376	1.503	1.275	1.275
$35,000	1.280	1.390	1.530	1.280	1.280
$40,000	1.285	1.411	1.551	1.285	1.285
$45,000	1.288	1.421	1.561	1.288	1.288
$50,000	1.290	1.430	1.570	1.290	1.290
$75,000	1.299	1.482	1.622	1.299	1.299
$80,000	1.299	1.484	1.624	1.299	1.299
$100,000	1.300	1.490	1.630	1.300	1.300
$150,000	1.312	1.595	1.677	1.312	1.312
$200,000	1.317	1.637	1.696	1.317	1.316
$250,000	1.320	1.670	1.710	1.320	1.320
$300,000	1.323	1.683	1.726	1.323	1.320
$500,000	1.330	1.720	1.770	1.330	1.320
$550,000	1.332	1.729	1.784	1.332	1.322
$750,000	1.336	1.745	1.808	1.336	1.326
$1,000,000	1.340	1.760	1.830	1.340	1.330
$1,500,000	1.420	1.863	1.937	1.419	1.408
$2,000,000	1.440	1.892	1.967	1.440	1.430
$2,500,000	1.461	1.918	1.995	1.461	1.450
$3,000,000	1.470	1.932	2.008	1.470	1.460
$4,000,000	1.550	1.965	2.125	1.550	1.550
$5,000,000	1.652	2.170	2.256	1.652	1.640
$10,000,000	1.786	2.347	2.440	1.786	1.773

* All other vehicle types should use these increased limit factors.

FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS		RADIUS CLASS					
			Local Up to 50 Miles		Intermediate 51-200 Miles		Long Distance Over 200 Miles	
			BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll
Light Trucks (0-10,000 lbs. GVW)	Service	Factor Code	1.00 014--	1.00 014--	1.10 015--	1.15 015--	1.30 016--	1.20 016--
	Retail	Factor Code	1.40 024--	1.15 024--	1.55 025--	1.40 025--	1.80 026--	1.45 026--
	Commercial	Factor Code	1.60 034--	1.15 034--	1.45 035--	1.25 035--	2.10 036--	1.50 036--
							ZONE RATED	
Medium Trucks (10,001-20,000 lbs. GVW)	Service	Factor Code	1.10 214--	.75 214--	1.10 215--	1.05 215--	.95 216--	.95 216--
	Retail	Factor Code	1.55 224--	.90 224--	2.60 225--	1.05 225--	.95 226--	.95 226--
	Commercial	Factor Code	1.60 234--	.95 234--	2.20 235--	1.00 235--	.95 236--	.95 236--
Heavy Trucks (20,001-45,000 lbs. GVW)	Service	Factor Code	.90 314--	.60 314--	1.35 315--	.70 315--	1.00 316--	1.00 316--
	Retail	Factor Code	1.50 324--	.90 324--	2.20 325--	1.20 325--	1.00 326--	1.00 326--
	Commercial	Factor Code	1.60 334--	.80 334--	2.20 335--	1.30 335--	1.00 336--	1.00 336--
Extra-Heavy Trucks (Over 45,000 lbs. GVW)		Factor Code	1.75 404--	.90 404--	2.60 405--	1.45 405--	1.10 406--	1.10 406--
Heavy Truck-Tractors (0-45,000 lbs. GCW)	Service	Factor Code	1.00 344--	.85 344--	1.50 345--	.95 345--	1.00 346--	1.00 346--
	Retail	Factor Code	1.80 354--	1.15 354--	2.80 355--	1.40 355--	1.00 356--	1.00 356--
	Commercial	Factor Code	1.80 364--	1.00 364--	2.30 365--	1.15 365--	1.00 366--	1.00 366--
Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW)		Factor Code	2.20 504--	1.55 504--	2.95 505--	1.35 505--	1.10 506--	1.10 506--
TRAILER TYPES								
Semitrailers		Factor Code	.10 674--	.65 674--	.15 675--	.80 675--	.15 676--	1.00 676--
Trailers		Factor Code	.10 684--	.50 684--	.15 685--	.65 685--	.15 686--	1.00 686--
Service or Utility Trailers (0-2,000 lbs. Load Capacity)		Factor Code	0 694--	.30 694--	0 695--	.50 695--	0 696--	1.00 696--

NON-FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS		RADIUS CLASS					
			Local Up to 50 Miles		Intermediate 51-200 Miles		Long Distance Over 200 Miles	
			BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll
Light Trucks (0-10,000 lbs. GVW)	Service	Factor	1.00	1.00	1.10	1.15	1.30	1.20
		Code	011--	011--	012--	012--	013--	013--
	Retail	Factor	1.40	1.15	1.55	1.40	1.80	1.45
		Code	021--	021--	022--	022--	023--	023--
	Commercial	Factor	1.60	1.15	1.45	1.25	2.10	1.50
		Code	031--	031--	032--	032--	033--	033--
							ZONE RATED	
Medium Trucks (10,001-20,000 lbs. GVW)	Service	Factor	1.10	.75	1.10	1.05	.95	.95
		Code	211--	211--	212--	212--	213--	213--
	Retail	Factor	1.55	.90	2.60	1.05	.95	.95
		Code	221--	221--	222--	222--	223--	223--
	Commercial	Factor	1.60	.95	2.20	1.00	.95	.95
		Code	231--	231--	232--	232--	233--	233--
Heavy Trucks (20,001-45,000 lbs. GVW)	Service	Factor	.90	.60	1.35	.70	1.00	1.00
		Code	311--	311--	312--	312--	313--	313--
	Retail	Factor	1.50	.90	2.20	1.20	1.00	1.00
		Code	321--	321--	322--	322--	323--	323--
	Commercial	Factor	1.60	.80	2.20	1.30	1.00	1.00
		Code	331--	331--	332--	332--	333--	333--
Extra-Heavy Trucks (Over 45,000 lbs. GVW)		Factor	1.75	.90	2.60	1.45	1.10	1.10
		Code	401--	401--	402--	402--	403--	403--
Heavy Truck-Tractors (0-45,000 lbs. GCW)	Service	Factor	1.00	.85	1.50	.95	1.00	1.00
		Code	341--	341--	342--	342--	343--	343--
	Retail	Factor	1.80	1.15	2.80	1.40	1.00	1.00
		Code	351--	351--	352--	352--	353--	353--
	Commercial	Factor	1.80	1.00	2.30	1.15	1.00	1.00
		Code	361--	361--	362--	362--	363--	363--
Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW)		Factor	2.20	1.55	2.95	1.35	1.10	1.10
		Code	501--	501--	502--	502--	503--	503--
TRAILER TYPES								
Semitrailers		Factor	.10	.65	.15	.80	.15	1.00
		Code	671--	671--	672--	672--	673--	673--
Trailers		Factor	.10	.50	.15	.65	.15	1.00
		Code	681--	681--	682--	682--	683--	683--
Service or Utility Trailers (0-2,000 lbs. Load Capacity)		Factor	0	.30	0	.50	0	1.00
		Code	691--	691--	692--	692--	693--	693--

Secondary Classification - Special Industry Class.

1. These classification and codes, but not the rating factors, apply to zone rated automobiles.
2. Where more than one secondary rating factor applies, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

CLASSIFICATION	Secondary Factor to be combined with Primary Factor: Trailer Types, Light Trucks and Zone Rated Automobiles	Secondary Factor to be combined with Primary Factor: All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Manufacturers—Automobiles used to transport raw materials and finished or unfinished goods manufactured, processed or constructed by the insured, except food manufacturers.			
a. Chemical Manufacturers - Those insureds manufacturing flammable, explosive, corrosive or poisonous chemicals.	0.00	-0.10	11
b. Furniture Manufacturers - Those insureds manufacturing household or office furniture and heavy appliances such as refrigerators, stoves and televisions.	0.00	-0.10	12
c. Garment Manufacturers - Those insureds in the wholesale manufacturing of outer garments, such as dresses, coats and suits.	0.00	-0.10	13
d. Machinery Manufacturers - Those insureds manufacturing machinery used for industrial purposes.	0.00	-0.10	14
e. Metal Manufacturers - Those insureds manufacturing metal products for industrial or construction utilization, other than structural iron or steel.	0.00	-0.10	15
f. Structural Iron or Steel Manufacturers.	0.00	-0.10	16
g. All Other Manufacturers Not Otherwise Classified.	0.00	-0.10	19

CLASSIFICATION		Secondary Factor to be combined with Primary Factor: Trailer Types, Light Trucks and Zone Rated Automobiles	Secondary Factor to be combined with Primary Factor: All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Truckers—Automobiles used to haul or transport goods, materials or commodities for another, other than automobiles used in moving operations.				
a. Common Carriers	Local	0.00	+0.65	21
	Intermediate	0.00	+0.65	21
	Long Distance	0.00	+0.00	21
b. Contract Carriers (Other than Chemical, Iron and Steel or Petroleum Haulers)	Local	0.00	+0.65	22
	Intermediate	0.00	+0.65	22
	Long Distance	0.00	+0.00	22
c. Contract Carriers Hauling Chemicals	Local	0.00	+0.65	23
	Intermediate	0.00	+0.65	23
	Long Distance	0.00	+0.00	23
d. Contract Carriers Hauling Iron and Steel	Local	0.00	+0.65	24
	Intermediate	0.00	+0.65	24
	Long Distance	0.00	+0.00	24
e. Contract Carriers Hauling Petroleum or Petroleum Products	Local	0.00	+0.65	27
	Intermediate	0.00	+0.65	27
	Long Distance	0.00	+0.00	27
f. Exempt Carriers (Other Than Livestock Haulers)	Local	0.00	+0.65	25
	Intermediate	0.00	+0.65	25
	Long Distance	0.00	+0.00	25
g. Exempt Carriers Hauling Livestock	Local	0.00	+0.65	26
	Intermediate	0.00	+0.65	26
	Long Distance	0.00	+0.00	26
h. All Other	Local	0.00	+0.65	29
	Intermediate	0.00	+0.65	29
	Long Distance	0.00	+0.00	29
Food Delivery—Automobiles used by food manufacturers to transport raw and finished products or used in wholesale distribution of food.				
a. Canneries and Packing Plants		0.00	+0.50	31
b. Fish and Seafood		0.00	+0.50	32
c. Frozen Food		0.00	+0.50	33
d. Fruit and Vegetable		0.00	+0.50	34
e. Meat or Poultry		0.00	+0.50	35
f. All Other		0.00	+0.50	39

CLASSIFICATION	Secondary Factor to be combined with Primary Factor: Trailer Types, Light Service Trucks and Zone Rated Automobiles	Secondary Factor to be combined with Primary Factor: All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Specialized Delivery—Automobiles used in deliveries subject to time and similar constraints.			
a. Armored Cars	0.00	+0.40	41
b. Film Delivery	0.00	+0.40	42
c. Magazines or Newspapers	0.00	+0.40	43
d. Mail and Parcel Post	0.00	+0.40	44
e. All Other	0.00	+0.40	49
Waste Disposal—Automobiles transporting salvage and waste material for disposal or resale.			
a. Automobile Dismantlers	0.00	0.00	51
b. Building Wrecking Operators	0.00	0.00	52
c. Garbage	0.00	0.00	53
d. Junk Dealers	0.00	0.00	54
e. All Other	0.00	0.00	59

	Trailer Types and Zone Rated Automobiles	All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Farmers—Automobiles owned by a farmer, used in connection with the operation of his own farm occasionally used to haul commodities for other farmers.			
a. Individually Owned or Family Corp. (Other Than Livestock Hauling)	0.00	-0.50	61
b. Livestock Hauling	0.00	-0.50	62
c. All Other	0.00	-0.50	69

CLASSIFICATION	Secondary Factor to be combined with Primary Factor: Trailer Types, Light Service Trucks and Zone Rated Automobiles	All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Dump and Transit Mix Trucks and Trailers (Use these factors and codes only when no other secondary classification applies.)			
a. Excavating	0.00	-0.20	71
b. Sand and Gravel (Other Than Quarrying)	0.00	-0.20	72
c. Mining	0.00	-0.20	73
d. Quarrying	0.00	-0.20	74
e. All Other	0.00	-0.20	79

	All Automobiles	Code
Contractors (Other Than Dump Trucks)		
a. Building - Commercial	0.00	81
b. Building - Private Dwellings	0.00	82
c. Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	0.00	83
d. Excavating	0.00	84
e. Street and Road	0.00	85
f. All Other	0.00	89
Not Otherwise Specified		
a. Logging and Lumbering	0.00	91
b. Petroleum Business - automobiles used to transport petroleum and petroleum products such as gasoline and fuel oil.	0.00	92
c. All Other	0.00	99