

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**	176.24		69.78	0.2725	
Territory:					
1		2.9159			2142
2		2.9159			2142
3		2.9159			2142
4		2.9159			2142
5		2.9159			2142
6		2.9159			2142
7		2.9159			2142
8		2.9159			2142
9		2.9159			2142
10		2.9159			2142
11		0.8196			786
12		0.6706			690
13		0.8196			786
14		0.9087			844
15		0.6972			707
16		0.8196			786
17		1.1072			972
18		1.2135			1041
19		1.3354			1120
20		1.5518			1260
A-1**					
Territory:					
1					1913
2					1913
3					1913
4					1913
5					1913
6					1913
7					1913
8					1913
9					1913
10					1913
11					702
12					616
13					702
14					754
15					631
16					702
17					868
18					930
19					1000
20					1125
B. Basic**					
Territory:					
1					229
2					229
3					229
4					229
5					229
6					229
7					229
8					229
9					229
10					229
11					84
12					74
13					84
14					90
15					76
16					84
17					104
18					111
19					120
20					135

* (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: 89.3% of Combined rates.
B: 10.7% of Combined rates.

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

Commonwealth Automobile Reinsurers

**Van Pools
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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**
<u>A-2</u>	86.35		5.04	1.2059	
Territory:					
1		2.9159			213
2		2.9159			213
3		2.9159			213
4		2.9159			213
5		2.9159			213
6		2.9159			213
7		2.9159			213
8		2.9159			213
9		2.9159			213
10		2.9159			213
11		0.8196			63
12		0.6706			52
13		0.8196			63
14		0.9087			69
15		0.6972			54
16		0.8196			63
17		1.1072			83
18		1.2135			91
19		1.3354			100
20		1.5518			115
		0.0000			
<u>PDL, Basic</u>	201.73		76.61	0.6361	
Territory:					
1		2.9159			1045
2		2.9159			1045
3		2.9159			1045
4		2.9159			1045
5		2.9159			1045
6		2.9159			1045
7		2.9159			1045
8		2.9159			1045
9		2.9159			1045
10		2.9159			1045
11		0.8196			380
12		0.6706			333
13		0.8196			380
14		0.9087			409
15		0.6972			342
16		0.8196			380
17		1.1072			472
18		1.2135			505
19		1.3354			544
20		1.5518			613

* (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	19
\$ 10,000	21

Coverage U

	<u>U-1</u> <u>Uninsured</u>	<u>U-2</u> <u>Underinsured</u>
20/40	6	0
20/50	7	0
25/50	8	2
35/80	9	6
50/100	10	11
100/300	11	29
250/500	12	105
500/500	16	267

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

2016 CAR
Schedule 107-7
Page 4

<u>Coverage</u>	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Loss Pure Premium by Territory *
<u>Collision</u>	157.34		
Territory:			
1		2.1695	341
2		2.1695	341
3		2.1695	341
4		2.1695	341
5		2.1695	341
6		2.1695	341
7		2.1695	341
8		2.1695	341
9		2.1695	341
10		2.1695	341
11		0.8004	126
12		0.9264	146
13		0.8715	137
14		0.8967	141
15		1.1152	175
16		0.9598	151
17		1.1894	187
18		1.1388	179
19		1.1179	176
20		1.0192	160
<u>Comprehensive</u>	60.11		
Territory:			
1		1.9071	115
2		1.9071	115
3		1.9071	115
4		1.9071	115
5		1.9071	115
6		1.9071	115
7		1.9071	115
8		1.9071	115
9		1.9071	115
10		1.9071	115
11		0.9236	56
12		1.073	65
13		0.9723	59
14		0.9558	58
15		0.962	58
16		0.9653	58
17		1.121	67
18		0.9371	56
19		1.0991	66
20		0.9933	60

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			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.375	0.350	0.319	0.186
4,501 - 6,000	02	0.385	0.360	0.328	0.191
6,001 - 8,000	03	0.482	0.450	0.410	0.239
8,001 - 10,000	04	0.781	0.730	0.664	0.387
10,001 - 15,000	05	1.070	1.000	0.910	0.530
15,001 - 20,000	06	1.744	1.630	1.483	0.864
20,001 - 25,000	07	2.033	1.900	1.729	1.007
25,000 - 40,000	08	2.333	2.180	1.984	1.155
40,001 - 65,000	10	3.060	2.860	2.603	1.516
65,001 - 90,000	11	3.360	3.140	2.857	1.664
90,001 & Over	12	(See Below)			

COMPREHENSIVE

Cost New	Symbol Code	Age of Vehicle			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.420	0.420	0.420	0.332
4,501 - 6,000	02	0.420	0.420	0.420	0.332
6,001 - 8,000	03	0.420	0.420	0.420	0.332
8,001 - 10,000	04	0.660	0.660	0.660	0.521
10,001 - 15,000	05	1.000	1.000	1.000	0.790
15,001 - 20,000	06	1.270	1.270	1.270	1.003
20,001 - 25,000	07	1.390	1.390	1.390	1.098
25,000 - 40,000	08	1.580	1.580	1.580	1.248
40,001 - 65,000	10	1.890	1.890	1.890	1.493
65,001 - 90,000	11	2.080	2.080	2.080	1.643
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:

	<u>Collision</u>	<u>OTC</u>
Factor	0.025	0.007

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

$$3.485 = 3.36 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

* 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)) 237.14

(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

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	17	20	33	51	63	70	76
2	17	20	33	51	63	70	76
3	17	20	33	51	63	70	76
4	17	20	33	51	63	70	76
5	17	20	33	51	63	70	76
6	17	20	33	51	63	70	76
7	17	20	33	51	63	70	76
8	17	20	33	51	63	70	76
9	17	20	33	51	63	70	76
10	17	20	33	51	63	70	76
11	6	7	12	19	23	26	28
12	7	8	14	22	27	30	32
13	7	8	13	20	25	28	30
14	7	8	14	21	26	29	31
15	9	10	17	26	32	36	39
16	7	9	15	22	28	31	34
17	9	11	18	28	34	38	42
18	9	10	17	27	33	37	40
19	9	10	17	26	32	36	39
20	8	9	16	24	30	33	36

Commonwealth Automobile Reinsurers
Van Pools
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES (Section 102)
 (Same as Trucks)

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
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

<u>Coverage</u>	<u>Company Expense Pure Premium (Form 100)</u>
Collision	115.62
Comprehensive	32.37

VARIABLE EXPENSES

<u>Coverage</u>	<u>Variable Expense Factor* (Form 100)</u>
Collision	0.7122
Comprehensive	0.5074

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

Commonwealth Automobile Reinsurers

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

<u>Deductible</u>	<u>Buyback * Percentage</u>	<u>Statewide Average \$500 Deductible Collectible Premiums **</u>	<u>Minimum Buyback Charge ***</u>
\$300	0.030	222.98	5

* Equal to (\$300 deductible relativity - 1)

** Form 100 Line (18)

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