

CAR Commercial Rate – Effective June 1, 2016
Implementation Procedures and Summary of Changes

Below is a description of procedures used to develop rates effective June 1, 2016, 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:

<u>Classification</u>	<u>Percent of Written Premium</u>
Taxi	7.09%
Limousine	4.89%
Car Service	3.13%
All Other	9.97%

2. CAR Commercial Automobile Insurance Manual – Manual Rules

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

3. CAR Commercial Automobile Policy Forms and Endorsements

No Policy Form or Endorsement changes are included with rate filing.

4. Experience Rating Plan

The CAR Experience Rating Plan has been updated to reflect factors and components resulting from the proposed rate changes. The Experience Rating 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.

5. Rate Implementation

a. Territory Schedule

The territory definitions to be used for policies effective with this filing are unchanged. Territory relativities have been updated.

b. Increased Limit Factors (ILF)

The Uninsured/Underinsured Motorists increased limit factors have been updated. All other increased limit factors remain unchanged.

Refer to Schedule 107 for complete tables of increased limit factors.

c. Deductible Relativities

Deductible Relativities remain unchanged.

d. Zone Rates

Zone rates remain unchanged.

e. **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. The following 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.
- Use TTT medical payments rates for zone rated classifications.
- 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**

• **Taxi**

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 5 times the private passenger type collision or limited collision rate. For comprehensive rates, charge six times the private passenger type rate.

• **Limousine**

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 0.961 to the rates effective September 1, 2014. 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

Motorcycle rates have been updated. Schedule 107-9 identifies the rates and rating factors for commercial motorcycles.

Rating procedures for Electric Motorcycles used for commercial purposes have been included in the motorcycle rates.

COMMONWEALTH AUTOMOBILE REINSURERS

SCHEDULE 107 Rating Components

Effective June 1, 2016

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2016 CAR
Schedule 107-1
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Trucks, Tractors, and Trailers
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)		(4)	(5)	(6)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Company Expense Pure Premium (Form 100)	Variable Expense Factor* (Form 100)	Final Base Rates***	
			Fleet	Non-Fleet			Fleet	Non-Fleet
A-1 & B**	317.53				69.78	0.8112		
Territory:								
1		2.9159	0.9965	1.0056			1223	1234
2		2.9159	0.9965	1.0056			1223	1234
3		2.9159	0.9965	1.0056			1223	1234
4		2.9159	0.9965	1.0056			1223	1234
5		2.9159	0.9965	1.0056			1223	1234
6		2.9159	0.9965	1.0056			1223	1234
7		2.9159	0.9965	1.0056			1223	1234
8		2.9159	0.9965	1.0056			1223	1234
9		2.9159	0.9965	1.0056			1223	1234
10		2.9159	0.9965	1.0056			1223	1234
11		0.6395	1.0000	1.0000			336	336
12		0.7844	1.0000	1.0000			393	393
13		0.8143	1.0000	1.0000			405	405
14		0.8963	1.0000	1.0000			437	437
15		0.9335	1.0000	1.0000			451	451
16		1.0464	1.0000	1.0000			496	496
17		1.2411	1.0000	1.0000			572	572
18		1.3010	0.9963	1.0040			593	597
19		1.5478	1.0000	1.0000			692	692
20		1.6556	0.9999	1.0002			734	734
A-1**								
Territory:								
1							1092	1102
2							1092	1102
3							1092	1102
4							1092	1102
5							1092	1102
6							1092	1102
7							1092	1102
8							1092	1102
9							1092	1102
10							1092	1102
11							300	300
12							351	351
13							362	362
14							390	390
15							403	403
16							443	443
17							511	511
18							530	533
19							618	618
20							655	655
B. Basic**								
Territory:								
1							131	132
2							131	132
3							131	132
4							131	132
5							131	132
6							131	132
7							131	132
8							131	132
9							131	132
10							131	132
11							36	36
12							42	42
13							43	43
14							47	47
15							48	48
16							53	53
17							61	61
18							63	64
19							74	74
20							79	79

* (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: 89.3% of Combined rates.
B: 10.7% 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)	(2)	(3)		(4)	(5)	(6)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Company Expense Pure Premium (Form 100)	Variable Expense Factor*	Final Base Rates**	
			Fleet	Non-Fleet			Fleet	Non-Fleet
<u>A-2</u>								
Territory:	20.9				5.04	0.8112		
1		2.9159	0.9965	1.0056			81	82
2		2.9159	0.9965	1.0056			81	82
3		2.9159	0.9965	1.0056			81	82
4		2.9159	0.9965	1.0056			81	82
5		2.9159	0.9965	1.0056			81	82
6		2.9159	0.9965	1.0056			81	82
7		2.9159	0.9965	1.0056			81	82
8		2.9159	0.9965	1.0056			81	82
9		2.9159	0.9965	1.0056			81	82
10		2.9159	0.9965	1.0056			81	82
11		0.6395	1.0000	1.0000			23	23
12		0.7844	1.0000	1.0000			26	26
13		0.8143	1.0000	1.0000			27	27
14		0.8963	1.0000	1.0000			29	29
15		0.9335	1.0000	1.0000			30	30
16		1.0464	1.0000	1.0000			33	33
17		1.2411	1.0000	1.0000			38	38
18		1.3010	0.9963	1.0040			40	40
19		1.5478	1.0000	1.0000			46	46
20		1.6556	0.9999	1.0002			49	49
<u>PDL, Basic</u>	327.09				76.61	0.8444		
Territory:								
1		2.9159	0.9965	1.0056			1216	1227
2		2.9159	0.9965	1.0056			1216	1227
3		2.9159	0.9965	1.0056			1216	1227
4		2.9159	0.9965	1.0056			1216	1227
5		2.9159	0.9965	1.0056			1216	1227
6		2.9159	0.9965	1.0056			1216	1227
7		2.9159	0.9965	1.0056			1216	1227
8		2.9159	0.9965	1.0056			1216	1227
9		2.9159	0.9965	1.0056			1216	1227
10		2.9159	0.9965	1.0056			1216	1227
11		0.6395	1.0000	1.0000			338	338
12		0.7844	1.0000	1.0000			395	395
13		0.8143	1.0000	1.0000			406	406
14		0.8963	1.0000	1.0000			438	438
15		0.9335	1.0000	1.0000			452	452
16		1.0464	1.0000	1.0000			496	496
17		1.2411	1.0000	1.0000			571	571
18		1.3010	0.9963	1.0040			593	597
19		1.5478	1.0000	1.0000			690	690
20		1.6556	0.9999	1.0002			732	732

* (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	\$19
10,000	21

Coverage U

	U-1	U-2
	<u>Uninsured</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
 Trucks, Tractors, & Trailers
 Physical Damage Loss Pure Premium by Territory**

Coverage	(1)	(2)	(3)		(4)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Loss Pure Premium by Territory *	
			Fleet	Non-Fleet	Fleet	Non-Fleet
<u>Collision</u>	321.64					
Territory:						
1		2.6516	0.9993	1.0008	852	854
2		2.6516	0.9993	1.0008	852	854
3		2.6516	0.9993	1.0008	852	854
4		2.6516	0.9993	1.0008	852	854
5		2.6516	0.9993	1.0008	852	854
6		2.6516	0.9993	1.0008	852	854
7		2.6516	0.9993	1.0008	852	854
8		2.6516	0.9993	1.0008	852	854
9		2.6516	0.9993	1.0008	852	854
10		2.6516	0.9993	1.0008	852	854
11		0.7624	0.9840	1.0099	241	248
12		0.8911	1.0000	1.0000	287	287
13		0.8897	0.9911	1.0057	284	288
14		0.9739	0.9211	1.0479	289	328
15		1.0069	0.9487	1.0318	307	334
16		1.0949	0.9256	1.0500	326	370
17		1.1089	0.9348	1.0464	333	373
18		1.1573	0.9481	1.0384	353	387
19		1.3135	1.0000	1.0000	422	422
20		1.2722	0.8873	1.0744	363	440
<u>Comprehensive</u>	123.17					
Territory:						
1		1.9448	0.9134	1.0459	222	254
2		1.9448	0.9134	1.0459	222	254
3		1.9448	0.9134	1.0459	222	254
4		1.9448	0.9134	1.0459	222	254
5		1.9448	0.9134	1.0459	222	254
6		1.9448	0.9134	1.0459	222	254
7		1.9448	0.9134	1.0459	222	254
8		1.9448	0.9134	1.0459	222	254
9		1.9448	0.9134	1.0459	222	254
10		1.9448	0.9134	1.0459	222	254
11		0.7709	0.9202	1.0316	89	99
12		0.9674	0.9585	1.0162	116	123
13		0.9400	0.9842	1.0061	116	118
14		1.0030	0.9921	1.0030	124	126
15		1.0113	0.9737	1.0104	123	128
16		1.0521	0.9654	1.0140	127	133
17		1.0694	0.9438	1.0239	126	137
18		1.1529	0.9404	1.0258	135	148
19		1.1629	0.9699	1.0124	141	147
20		1.1243	0.9262	1.0300	130	145

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

0.986

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

(1) Statewide Average \$500 Collision Base Rate Pure Premium.	\$321.64
(2) Company Expense Pure Premium for \$500 Collision.	\$115.62
(3) Variable Expense Factor	0.8222
(4) Statewide Average \$500 Collision Base Rate { [(1) + (2)] / (3) }	\$531.82
(5) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$32.16
(6) Company Expense Pure Premium for \$500 Limited Collision.	\$11.56
(7) Variable Expense Factor	0.8222
(8) Statewide Average \$500 Limited Collision Base Rate { [(5) + (6)] / (7) }	\$53.18
(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	0.375	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			
		1	2,3	4,5	6-9
\$ 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 class1) would be:

$$3.485 = 3.360 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

* 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)

<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
Limited Collision	11.56
Comprehensive	32.37

VARIABLE EXPENSES

<u>Coverage</u>	<u>Variable Expense Factor* (Form 100)</u>
Collision	0.8222
Limited Collision	0.8222
Comprehensive	0.8222

* 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))

439.55

(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	33	38	65	99	123	137	149
2	33	38	65	99	123	137	149
3	33	38	65	99	123	137	149
4	33	38	65	99	123	137	149
5	33	38	65	99	123	137	149
6	33	38	65	99	123	137	149
7	33	38	65	99	123	137	149
8	33	38	65	99	123	137	149
9	33	38	65	99	123	137	149
10	33	38	65	99	123	137	149
11	9	11	18	28	35	39	42
12	11	13	22	33	41	46	50
13	11	13	22	33	41	46	49
14	11	13	22	34	42	47	50
15	12	14	23	36	44	50	54
16	12	15	25	38	47	53	57
17	13	15	25	39	48	54	58
18	13	16	27	41	51	57	62
19	16	19	32	49	61	68	74
20	14	16	28	42	53	59	63

WAIVER CHARGES FOR NON-FLEET

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	33	38	65	99	123	138	149
2	33	38	65	99	123	138	149
3	33	38	65	99	123	138	149
4	33	38	65	99	123	138	149
5	33	38	65	99	123	138	149
6	33	38	65	99	123	138	149
7	33	38	65	99	123	138	149
8	33	38	65	99	123	138	149
9	33	38	65	99	123	138	149
10	33	38	65	99	123	138	149
11	9	11	19	29	36	40	43
12	11	13	22	33	41	46	50
13	11	13	22	33	42	46	50
14	13	15	25	38	47	53	57
15	13	15	26	39	48	54	58
16	14	17	28	43	53	60	65
17	14	17	29	43	54	60	65
18	15	17	30	45	56	62	67
19	16	19	32	49	61	68	74
20	17	20	34	51	64	71	77

Commonwealth Automobile Reinsurers

**Trucks, Tractors, and Trailers
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	220.18	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)	(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)		Fleet/ Non-Fleet Differential (100K)	Non-Fleet		Company Expense Pure Premium (Form 100)	Fleet Variable Expense Factor*		Non-fleet Variable Expense Factor*	20/40 Increased Limits Factor (Form 100)
<u>A-1 & B**</u>	321.81	334.55				65.41	0.8112	0.8112	1.00		
Territory:											
1			2.9336	1.0000	1.0000					1244	1290
2			2.9336	1.0000	1.0000					1244	1290
3			2.9336	1.0000	1.0000					1244	1290
4			2.9336	1.0000	1.0000					1244	1290
5			2.9336	1.0000	1.0000					1244	1290
6			2.9336	1.0000	1.0000					1244	1290
7			2.9336	1.0000	1.0000					1244	1290
8			2.9336	1.0000	1.0000					1244	1290
9			2.9336	1.0000	1.0000					1244	1290
10			2.9336	1.0000	1.0000					1244	1290
11			0.6719	1.0000	1.0000					347	358
12			0.7999	1.0000	1.0000					398	411
13			0.7664	1.0000	1.0000					385	397
14			0.7939	1.0000	1.0000					396	408
15			0.8532	1.0000	1.0000					419	433
16			0.9075	1.0000	1.0000					441	455
17			1.0957	1.0000	1.0000					515	533
18			1.2956	1.0000	1.0000					595	615
19			1.5412	1.0000	1.0000					692	716
20			1.8010	1.0000	1.0000					795	823
<u>A-1**</u>											
Territory:											
1										1106	1147
2										1106	1147
3										1106	1147
4										1106	1147
5										1106	1147
6										1106	1147
7										1106	1147
8										1106	1147
9										1106	1147
10										1106	1147
11										308	318
12										354	365
13										342	353
14										352	363
15										372	385
16										392	404
17										458	474
18										529	547
19										615	637
20										707	732
<u>B. Basic**</u>											
Territory:											
1										138	143
2										138	143
3										138	143
4										138	143
5										138	143
6										138	143
7										138	143
8										138	143
9										138	143
10										138	143
11										39	40
12										44	46
13										43	44
14										44	45
15										47	48
16										49	51
17										57	59
18										66	68
19										77	79
20										88	91

* (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: 88.9% of Combined rates (Form 110).
 B: 11.1% 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)	(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)		Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Company Expense Pure Premium (Form 100)	Fleet Variable Expense Factor* (Form 100)	Non-fleet Variable Expense Factor* (Form 100)	20/40 Increased Limits Factor (Form 100)	Final Base Rates**	Fleet
<u>A-2</u>	44.83	72.72				16.19	0.8112	0.8112			
Territory:											
1			2.9336	1.0000	1.0000					182	283
2			2.9336	1.0000	1.0000					182	283
3			2.9336	1.0000	1.0000					182	283
4			2.9336	1.0000	1.0000					182	283
5			2.9336	1.0000	1.0000					182	283
6			2.9336	1.0000	1.0000					182	283
7			2.9336	1.0000	1.0000					182	283
8			2.9336	1.0000	1.0000					182	283
9			2.9336	1.0000	1.0000					182	283
10			2.9336	1.0000	1.0000					182	283
11			0.6719	1.0000	1.0000					57	80
12			0.7999	1.0000	1.0000					64	92
13			0.7664	1.0000	1.0000					62	89
14			0.7939	1.0000	1.0000					64	91
15			0.8532	1.0000	1.0000					67	96
16			0.9075	1.0000	1.0000					70	101
17			1.0957	1.0000	1.0000					81	118
18			1.2956	1.0000	1.0000					92	136
19			1.5412	1.0000	1.0000					105	158
20			1.8010	1.0000	1.0000					119	181
<u>PDL Basic</u>	224.66	253.40				58.64	0.8444	0.8444			
Territory:											
1			2.9336	1.0000	1.0000					850	950
2			2.9336	1.0000	1.0000					850	950
3			2.9336	1.0000	1.0000					850	950
4			2.9336	1.0000	1.0000					850	950
5			2.9336	1.0000	1.0000					850	950
6			2.9336	1.0000	1.0000					850	950
7			2.9336	1.0000	1.0000					850	950
8			2.9336	1.0000	1.0000					850	950
9			2.9336	1.0000	1.0000					850	950
10			2.9336	1.0000	1.0000					850	950
11			0.6719	1.0000	1.0000					248	271
12			0.7999	1.0000	1.0000					282	309
13			0.7664	1.0000	1.0000					273	299
14			0.7939	1.0000	1.0000					281	308
15			0.8532	1.0000	1.0000					296	325
16			0.9075	1.0000	1.0000					311	342
17			1.0957	1.0000	1.0000					361	398
18			1.2956	1.0000	1.0000					414	458
19			1.5412	1.0000	1.0000					479	532
20			1.8010	1.0000	1.0000					549	610

* (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	\$19	(From Form 110)
10,000	21	
15,000	23	
20,000	24	
25,000	26	

Coverage U

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

Commonwealth Automobile Reinsurers

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Private Passenger Types
Physical Damage Loss Pure Premium by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	
	Fleet	Non-Fleet	Territory	Fleet/ Non-Fleet		Loss	
	Average	Average		Differential		Pure Premium	
Pure Prem	Loss	Loss	Relativity	(100K)		by Territory *	
(Form 100)	(Form 100)	(Form 100)	(100K)	Fleet	Non-Fleet	Fleet	Non-Fleet
Collision	595.06	696.16					
Territory:							
1			2.3720	1.0000	1.0000	1411	1651
2			2.3720	1.0000	1.0000	1411	1651
3			2.3720	1.0000	1.0000	1411	1651
4			2.3720	1.0000	1.0000	1411	1651
5			2.3720	1.0000	1.0000	1411	1651
6			2.3720	1.0000	1.0000	1411	1651
7			2.3720	1.0000	1.0000	1411	1651
8			2.3720	1.0000	1.0000	1411	1651
9			2.3720	1.0000	1.0000	1411	1651
10			2.3720	1.0000	1.0000	1411	1651
11			0.6719	1.0000	1.0000	400	468
12			0.8200	1.0000	1.0000	488	571
13			0.7761	1.0000	1.0000	462	540
14			0.8396	1.0000	1.0000	500	584
15			0.8634	1.0000	1.0000	514	601
16			0.9755	1.0000	1.0000	580	679
17			1.1269	1.0000	1.0000	671	785
18			1.3203	1.0000	1.0000	786	919
19			1.4341	1.0000	1.0000	853	998
20			1.5630	1.0000	1.0000	930	1088
Limited Collision	41.65	48.73					
Territory:							
1			2.3720	1.0000	1.0000	99	116
2			2.3720	1.0000	1.0000	99	116
3			2.3720	1.0000	1.0000	99	116
4			2.3720	1.0000	1.0000	99	116
5			2.3720	1.0000	1.0000	99	116
6			2.3720	1.0000	1.0000	99	116
7			2.3720	1.0000	1.0000	99	116
8			2.3720	1.0000	1.0000	99	116
9			2.3720	1.0000	1.0000	99	116
10			2.3720	1.0000	1.0000	99	116
11			0.6719	1.0000	1.0000	28	33
12			0.8200	1.0000	1.0000	34	40
13			0.7761	1.0000	1.0000	32	38
14			0.8396	1.0000	1.0000	35	41
15			0.8634	1.0000	1.0000	36	42
16			0.9755	1.0000	1.0000	41	48
17			1.1269	1.0000	1.0000	47	55
18			1.3203	1.0000	1.0000	55	64
19			1.4341	1.0000	1.0000	60	70
20			1.5630	1.0000	1.0000	65	76
Comprehensive	124.09	162.82					
Territory:							
1			2.2634	1.0000	1.0000	312	409
2			2.2634	1.0000	1.0000	312	409
3			2.2634	1.0000	1.0000	312	409
4			2.2634	1.0000	1.0000	312	409
5			2.2634	1.0000	1.0000	312	409
6			2.2634	1.0000	1.0000	312	409
7			2.2634	1.0000	1.0000	312	409
8			2.2634	1.0000	1.0000	312	409
9			2.2634	1.0000	1.0000	312	409
10			2.2634	1.0000	1.0000	312	409
11			0.8681	1.0000	1.0000	120	157
12			0.9345	1.0000	1.0000	129	169
13			0.8596	1.0000	1.0000	119	156
14			0.9921	1.0000	1.0000	137	179
15			0.9273	1.0000	1.0000	128	168
16			1.0102	1.0000	1.0000	139	183
17			1.0479	1.0000	1.0000	144	190
18			1.0927	1.0000	1.0000	151	198
19			1.1620	1.0000	1.0000	160	210
20			1.3091	1.0000	1.0000	180	237

Collision/Lim. Collision Comprehensive
 * (5A) = (1) x (3) x (4A) * (5A) = [(1) x (3) x (4A)] / (Fleet Anti-Theft Off Balance Factor)
 * (5B) = (2) x (3) x (4B) * (5B) = [(1) x (3) x (4B)] / (Non-Fleet Anti-Theft Off Balance Factor)

OTC Anti-Theft Off Balance Factors
 Fleet Non-Fleet
 0.900 0.900

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

Cost New	Symbol Code	<u>COLLISION</u>								
		Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.824	0.770	0.770	0.770	0.708	0.708	0.678	0.639	0.539
4,501 - 6,000	02	0.856	0.800	0.800	0.800	0.736	0.736	0.704	0.664	0.560
6,001 - 8,000	03	0.899	0.840	0.840	0.840	0.773	0.773	0.739	0.697	0.588
8,001 - 10,000	04	0.931	0.870	0.870	0.870	0.800	0.800	0.766	0.722	0.609
10,001 - 15,000	05	1.070	1.000	1.000	1.000	0.920	0.920	0.880	0.830	0.700
15,001 - 20,000	06	1.070	1.000	1.000	1.000	0.920	0.920	0.880	0.830	0.700
20,001 - 25,000	07	1.091	1.020	1.020	1.020	0.938	0.938	0.898	0.847	0.714
25,001 - 40,000	08	1.091	1.020	1.020	1.020	0.938	0.938	0.898	0.847	0.714
40,001 - 65,000	10	1.198	1.120	1.120	1.120	1.030	1.030	0.986	0.930	0.784
65,001 - 90,000	11	1.712	1.600	1.600	1.600	1.472	1.472	1.408	1.328	1.120
90,001 and Over	12					(see below)				

<u>LIMITED COLLISION</u>										
Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.824	0.770	0.770	0.770	0.708	0.708	0.678	0.639	0.539
4,501 - 6,000	02	0.856	0.800	0.800	0.800	0.736	0.736	0.704	0.664	0.560
6,001 - 8,000	03	0.899	0.840	0.840	0.840	0.773	0.773	0.739	0.697	0.588
8,001 - 10,000	04	0.931	0.870	0.870	0.870	0.800	0.800	0.766	0.722	0.609
10,001 - 15,000	05	1.070	1.000	1.000	1.000	0.920	0.920	0.880	0.830	0.700
15,001 - 20,000	06	1.070	1.000	1.000	1.000	0.920	0.920	0.880	0.830	0.700
20,001 - 25,000	07	1.091	1.020	1.020	1.020	0.938	0.938	0.898	0.847	0.714
25,001 - 40,000	08	1.091	1.020	1.020	1.020	0.938	0.938	0.898	0.847	0.714
40,001 - 65,000	10	1.198	1.120	1.120	1.120	1.030	1.030	0.986	0.930	0.784
65,001 - 90,000	11	1.712	1.600	1.600	1.600	1.472	1.472	1.408	1.328	1.120
90,001 and Over	12					(see below)				

<u>COMPREHENSIVE</u>										
Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.770	0.770	0.770	0.755	0.755	0.670	0.670	0.624	0.585
4,501 - 6,000	02	0.770	0.770	0.770	0.755	0.755	0.670	0.670	0.624	0.585
6,001 - 8,000	03	0.780	0.780	0.780	0.764	0.764	0.679	0.679	0.632	0.593
8,001 - 10,000	04	0.910	0.910	0.910	0.892	0.892	0.792	0.792	0.737	0.692
10,001 - 15,000	05	1.000	1.000	1.000	0.980	0.980	0.870	0.870	0.810	0.760
15,001 - 20,000	06	1.000	1.000	1.000	0.980	0.980	0.870	0.870	0.810	0.760
20,001 - 25,000	07	1.000	1.000	1.000	0.980	0.980	0.870	0.870	0.810	0.760
25,001 - 40,000	08	1.060	1.060	1.060	1.039	1.039	0.922	0.922	0.859	0.806
40,001 - 65,000	10	1.320	1.320	1.320	1.294	1.294	1.148	1.148	1.069	1.003
65,001 - 90,000	11	2.350	2.350	2.350	2.303	2.303	2.045	2.045	1.904	1.786
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.

	<u>Collision</u>	<u>OTC</u>
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:

$$1.762 = 1.712 + (95,000-90,000)/1,000 \times 0.01$$

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

Commonwealth Automobile Reinsurers
Private Passenger Types
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES (Section 102)

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

<u>Coverage</u>	<u>Company Expense Pure Premium (Form 100)</u>
Collision	160.36
Limited Collision	11.23
Comprehensive	36.40

VARIABLE EXPENSES

<u>Coverage</u>	<u>Fleet Variable Expense Factor* (Form 100)</u>	<u>Non-Fleet Variable Expense Factor* (Form 100)</u>
Collision	0.8222	0.8222
Limited Collision	0.8222	0.8222
Comprehensive	0.8222	0.8222

* 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)}]	536.43
(1B)	Non-Fleet: Average \$500 deductible Collision pure premium, [Form 100, {(5) x (6) x (6A)}]	722.78
(2)	Waiver Charges = / 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.

WAIVER CHARGES:

Deductibles:	\$300	\$500	\$1000	\$2000	\$3,000	\$4,000	\$5,000
Fleet	14	18	31	50	61	70	76
Non-Fleet	18	25	42	68	83	94	103

Commonwealth Automobile Reinsurers
Private Passenger Types
Collision - \$300 Deductible Buyback Charge

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- (1A) Fleet: Average \$500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 536.43
- (1B) Non-Fleet: Average \$500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 722.78
- (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	124	167
2	124	167
3	124	167
4	124	167
5	124	167
6	124	167
7	124	167
8	124	167
9	124	167
10	124	167
11	35	47
12	43	58
13	41	55
14	44	59
15	45	61
16	51	69
17	59	79
18	69	93
19	75	101
20	82	110

Commonwealth Automobile Reinsurers
Private Passenger Types
Limited Collision - \$300 Deductible Buyback Charge

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- (1A) Fleet: Average \$500 deductible Limited Collision pure premium,
[7% of Collision Rate] 37.55
- (1B) Non-Fleet: Average \$500 deductible Limited Collision pure premium,
[7% of Collision Rate] 50.59
- (2) $\$300 \text{ Deductible Buyback Charge} = \{ [(1) \times \text{territorial relativity}] / \text{variable expense ratio} \} \times$
 $\{ \$300 \text{ selected deductible relativity to } \$500 \text{ deductible losses (without waiver)} -$
 $\$500 \text{ selected deductible relativity to } \$500 \text{ deductible losses}^* \text{ (without waiver)} \}$

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

\$300 Deductible Buyback Charges		
Territory	Fleet	Non Fleet
1	9	12
2	9	12
3	9	12
4	9	12
5	9	12
6	9	12
7	9	12
8	9	12
9	9	12
10	9	12
11	2	3
12	3	4
13	3	4
14	3	4
15	3	4
16	4	5
17	4	6
18	5	6
19	5	7
20	6	8

Commonwealth Automobile Reinsurers
Private Passenger Types
Comprehensive - \$300 Deductible Buyback Charge

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- (1A) Fleet: Average \$500 deductible Comprehensive pure premium,
[Form 100, {(5) x (6) x (6A)}] 121.67
- (1B) Non-Fleet: Average \$500 deductible Comprehensive pure premium,
[Form 100, {(5) x (6) x (6A)}] 171.88
- (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	17	24
2	17	24
3	17	24
4	17	24
5	17	24
6	17	24
7	17	24
8	17	24
9	17	24
10	17	24
11	6	9
12	7	10
13	6	9
14	7	10
15	7	10
16	7	11
17	8	11
18	8	11
19	9	12
20	10	14

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***
<u>A-1 & B**</u>	2784.79		567.18	0.8400	1.0204	
Territory:						
1		0.9345				3850
2		0.9345				3850
3		0.9345				3850
4		0.9345				3850
5		0.9345				3850
6		0.9345				3850
7		0.9345				3850
8		0.9345				3850
9		0.9345				3850
10		0.9345				3850
11		0.5125				2423
12		0.5125				2423
13		0.8829				3676
14		0.7361				3179
15		0.5521				2557
16		0.9420				3876
17		0.6075				2744
18		1.0363				4195
19		1.1733				4658
20		1.2981				5080
<u>A-1**</u>						
Territory:						
1						3738
2						3738
3						3738
4						3738
5						3738
6						3738
7						3738
8						3738
9						3738
10						3738
11						2353
12						2353
13						3569
14						3087
15						2483
16						3764
17						2664
18						4073
19						4523
20						4933
<u>B. Basic**</u>						
Territory:						
1						112
2						112
3						112
4						112
5						112
6						112
7						112
8						112
9						112
10						112
11						70
12						70
13						107
14						92
15						74
16						112
17						80
18						122
19						135
20						147

* (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: 97.1% of Combined rates.
 B: 2.9% 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**
<u>A-2</u>	833.99		155.98	0.8400	1.0204	
Territory:						
1		0.9345				1136
2		0.9345				1136
3		0.9345				1136
4		0.9345				1136
5		0.9345				1136
6		0.9345				1136
7		0.9345				1136
8		0.9345				1136
9		0.9345				1136
10		0.9345				1136
11		0.5125				709
12		0.5125				709
13		0.8829				1084
14		0.7361				935
15		0.5521				749
16		0.9420				1144
17		0.6075				805
18		1.0363				1239
19		1.1733				1378
20		1.2981				1505
<u>PDL, Basic</u>	1317.56		228.93	0.8732	1.0204	
Territory:						
1		0.9345				1706
2		0.9345				1706
3		0.9345				1706
4		0.9345				1706
5		0.9345				1706
6		0.9345				1706
7		0.9345				1706
8		0.9345				1706
9		0.9345				1706
10		0.9345				1706
11		0.5125				1057
12		0.5125				1057
13		0.8829				1627
14		0.7361				1401
15		0.5521				1118
16		0.9420				1718
17		0.6075				1203
18		1.0363				1863
19		1.1733				2074
20		1.2981				2266

* (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

	<u>Coverage U</u>	
	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	38	0
20/50	39	0
25/50	41	2
35/80	46	6
50/100	50	11
100/300	59	29
250/500	67	105

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***
<u>A-1 & B**</u>	763.18		142.41	1.0448	
Territory:					
1		1.6205			1320
2		1.6205			1320
3		1.6205			1320
4		1.6205			1320
5		1.6205			1320
6		1.6205			1320
7		1.6205			1320
8		1.6205			1320
9		1.6205			1320
10		1.6205			1320
11		0.5107			509
12		0.6783			632
13		0.5463			535
14		0.4686			479
15		0.5463			535
16		0.7657			696
17		0.8752			776
18		1.2318			1036
19		1.0713			919
20		1.1889			1005
<u>A-1**</u>					
Territory:					
1					1282
2					1282
3					1282
4					1282
5					1282
6					1282
7					1282
8					1282
9					1282
10					1282
11					494
12					614
13					519
14					465
15					519
16					676
17					753
18					1006
19					892
20					976
<u>B. Basic**</u>					
Territory:					
1					38
2					38
3					38
4					38
5					38
6					38
7					38
8					38
9					38
10					38
11					15
12					18
13					16
14					14
15					16
16					20
17					23
18					30
19					27
20					29

* (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: 97.1% of Combined rates.

B: 2.9% of Combined rates.

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

Commonwealth Automobile Reinsurers

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Limousines
Liability Coverages for Which Rates Vary by Territory

<u>Coverage</u>	(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>	185.3		60.7	0.8620	
Territory:					
1		1.6205			419
2		1.6205			419
3		1.6205			419
4		1.6205			419
5		1.6205			419
6		1.6205			419
7		1.6205			419
8		1.6205			419
9		1.6205			419
10		1.6205			419
11		0.5107			180
12		0.6783			216
13		0.5463			188
14		0.4686			171
15		0.5463			188
16		0.7657			235
17		0.8752			259
18		1.2318			335
19		1.0713			301
20		1.1889			326
<u>PDL, Basic</u>	479.25		106.88	1.0538	
Territory:					
1		1.6205			838
2		1.6205			838
3		1.6205			838
4		1.6205			838
5		1.6205			838
6		1.6205			838
7		1.6205			838
8		1.6205			838
9		1.6205			838
10		1.6205			838
11		0.5107			334
12		0.6783			410
13		0.5463			350
14		0.4686			315
15		0.5463			350
16		0.7657			450
17		0.8752			499
18		1.2318			662
19		1.0713			589
20		1.1889			642

* (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

	<u>Coverage U</u>	
	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</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

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***
<u>A-1 & B**</u>	1067.40		242.64	0.8796	
Territory:					
1		1.6205			2242
2		1.6205			2242
3		1.6205			2242
4		1.6205			2242
5		1.6205			2242
6		1.6205			2242
7		1.6205			2242
8		1.6205			2242
9		1.6205			2242
10		1.6205			2242
11		0.5107			896
12		0.6783			1099
13		0.5463			939
14		0.4686			845
15		0.5463			939
16		0.7657			1205
17		0.8752			1338
18		1.2318			1771
19		1.0713			1576
20		1.1889			1719
<u>A-1**</u>					
Territory:					
1					2177
2					2177
3					2177
4					2177
5					2177
6					2177
7					2177
8					2177
9					2177
10					2177
11					870
12					1067
13					912
14					820
15					912
16					1170
17					1299
18					1720
19					1530
20					1669
<u>B. Basic**</u>					
Territory:					
1					65
2					65
3					65
4					65
5					65
6					65
7					65
8					65
9					65
10					65
11					26
12					32
13					27
14					25
15					27
16					35
17					39
18					51
19					46
20					50

* (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: 97.1% of Combined rates.

B: 2.9% of Combined rates.

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

Commonwealth Automobile Reinsurers

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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**
<u>A-2</u>	353.2		79.32	0.8796	
Territory:					
1		1.6205			741
2		1.6205			741
3		1.6205			741
4		1.6205			741
5		1.6205			741
6		1.6205			741
7		1.6205			741
8		1.6205			741
9		1.6205			741
10		1.6205			741
11		0.5107			295
12		0.6783			363
13		0.5463			310
14		0.4686			278
15		0.5463			310
16		0.7657			398
17		0.8752			442
18		1.2318			585
19		1.0713			520
20		1.1889			568
<u>PDL, Basic</u>	661.66		129.31	0.9128	
Territory:					
1		1.6205			1316
2		1.6205			1316
3		1.6205			1316
4		1.6205			1316
5		1.6205			1316
6		1.6205			1316
7		1.6205			1316
8		1.6205			1316
9		1.6205			1316
10		1.6205			1316
11		0.5107			512
12		0.6783			633
13		0.5463			538
14		0.4686			481
15		0.5463			538
16		0.7657			697
17		0.8752			776
18		1.2318			1035
19		1.0713			918
20		1.1889			1003

* (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	U-2
	<u>Uninsured</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

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***
<u>A-1 & B**</u>	335.57		69.78	0.8112	
Territory:					
1		2.9159			1292
2		2.9159			1292
3		2.9159			1292
4		2.9159			1292
5		2.9159			1292
6		2.9159			1292
7		2.9159			1292
8		2.9159			1292
9		2.9159			1292
10		2.9159			1292
11		0.8196			425
12		0.6706			363
13		0.8196			425
14		0.9087			462
15		0.6972			374
16		0.8196			425
17		1.1072			544
18		1.2135			588
19		1.3354			638
20		1.5518			728
<u>A-1**</u>					
Territory:					
1					1154
2					1154
3					1154
4					1154
5					1154
6					1154
7					1154
8					1154
9					1154
10					1154
11					380
12					324
13					380
14					413
15					334
16					380
17					486
18					525
19					570
20					650
<u>B**</u>					
Territory:					
1					138
2					138
3					138
4					138
5					138
6					138
7					138
8					138
9					138
10					138
11					45
12					39
13					45
14					49
15					40
16					45
17					58
18					63
19					68
20					78

* (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

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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**
<u>A-2</u>	79.58		5.04	0.8112	
Territory:					
1		2.9159			292
2		2.9159			292
3		2.9159			292
4		2.9159			292
5		2.9159			292
6		2.9159			292
7		2.9159			292
8		2.9159			292
9		2.9159			292
10		2.9159			292
11		0.8196			87
12		0.6706			72
13		0.8196			87
14		0.9087			95
15		0.6972			75
16		0.8196			87
17		1.1072			115
18		1.2135			125
19		1.3354			137
20		1.5518			158
<u>PDL</u>	243.29		76.61	0.8444	
Territory:					
1		2.9159			931
2		2.9159			931
3		2.9159			931
4		2.9159			931
5		2.9159			931
6		2.9159			931
7		2.9159			931
8		2.9159			931
9		2.9159			931
10		2.9159			931
11		0.8196			327
12		0.6706			284
13		0.8196			327
14		0.9087			353
15		0.6972			292
16		0.8196			327
17		1.1072			410
18		1.2135			440
19		1.3354			475
20		1.5518			538

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

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

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*	(5) Final Base Rates***
<u>A-1 & B**</u>	1067.38		69.78	0.8112	
Territory:					
1		2.9159			3923
2		2.9159			3923
3		2.9159			3923
4		2.9159			3923
5		2.9159			3923
6		2.9159			3923
7		2.9159			3923
8		2.9159			3923
9		2.9159			3923
10		2.9159			3923
11		0.8196			1164
12		0.6706			968
13		0.8196			1164
14		0.9087			1282
15		0.6972			1003
16		0.8196			1164
17		1.1072			1543
18		1.2135			1683
19		1.3354			1843
20		1.5518			2128
<u>A-1**</u>					
Territory:					
1					3503
2					3503
3					3503
4					3503
5					3503
6					3503
7					3503
8					3503
9					3503
10					3503
11					1039
12					864
13					1039
14					1145
15					896
16					1039
17					1378
18					1503
19					1646
20					1900
<u>B**</u>					
Territory:					
1					420
2					420
3					420
4					420
5					420
6					420
7					420
8					420
9					420
10					420
11					125
12					104
13					125
14					137
15					107
16					125
17					165
18					180
19					197
20					228

* (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

**Social Service and N.O.C
 Liability Coverages for Which Rates Vary by Territory**

	(1)	(2)	(3)	(4)	(5)
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Company Expense Pure Premium (Form 100)	Variable Expense Factor* (Form 100)	Final Base Rates**
<u>Coverage</u>	<u>341.73</u>		<u>5.04</u>	<u>0.8112</u>	
<u>A2</u>					
Territory:					
1		2.9159			1235
2		2.9159			1235
3		2.9159			1235
4		2.9159			1235
5		2.9159			1235
6		2.9159			1235
7		2.9159			1235
8		2.9159			1235
9		2.9159			1235
10		2.9159			1235
11		0.8196			351
12		0.6706			289
13		0.8196			351
14		0.9087			389
15		0.6972			300
16		0.8196			351
17		1.1072			473
18		1.2135			517
19		1.3354			569
20		1.5518			660
<u>PDL</u>	<u>534.60</u>		<u>76.61</u>	<u>0.8444</u>	
Territory:					
1		2.9159			1937
2		2.9159			1937
3		2.9159			1937
4		2.9159			1937
5		2.9159			1937
6		2.9159			1937
7		2.9159			1937
8		2.9159			1937
9		2.9159			1937
10		2.9159			1937
11		0.8196			610
12		0.6706			515
13		0.8196			610
14		0.9087			666
15		0.6972			532
16		0.8196			610
17		1.1072			792
18		1.2135			859
19		1.3354			936
20		1.5518			1073

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

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

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***
<u>A-1 & B**</u>	586.45		69.78	0.8112	
Territory:					
1		2.9159			2194
2		2.9159			2194
3		2.9159			2194
4		2.9159			2194
5		2.9159			2194
6		2.9159			2194
7		2.9159			2194
8		2.9159			2194
9		2.9159			2194
10		2.9159			2194
11		0.8196			679
12		0.6706			571
13		0.8196			679
14		0.9087			743
15		0.6972			590
16		0.8196			679
17		1.1072			886
18		1.2135			963
19		1.3354			1051
20		1.5518			1208
<u>A-1**</u>					
Territory:					
1					1959
2					1959
3					1959
4					1959
5					1959
6					1959
7					1959
8					1959
9					1959
10					1959
11					606
12					510
13					606
14					663
15					527
16					606
17					791
18					860
19					939
20					1079
<u>B**</u>					
Territory:					
1					235
2					235
3					235
4					235
5					235
6					235
7					235
8					235
9					235
10					235
11					73
12					61
13					73
14					80
15					63
16					73
17					95
18					103
19					112
20					129

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

** Combined A-1 & B rates are allocated in following manner (calculated using TTTT 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

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*	(5) Final Base Rates**
<u>A2</u>	209.49		5.04	0.8112	
Territory:					
1		2.9159			759
2		2.9159			759
3		2.9159			759
4		2.9159			759
5		2.9159			759
6		2.9159			759
7		2.9159			759
8		2.9159			759
9		2.9159			759
10		2.9159			759
11		0.8196			218
12		0.6706			179
13		0.8196			218
14		0.9087			241
15		0.6972			186
16		0.8196			218
17		1.1072			292
18		1.2135			320
19		1.3354			351
20		1.5518			407
<u>PDL</u>	351.7		76.61	0.8444	
Territory:					
1		2.9159			1305
2		2.9159			1305
3		2.9159			1305
4		2.9159			1305
5		2.9159			1305
6		2.9159			1305
7		2.9159			1305
8		2.9159			1305
9		2.9159			1305
10		2.9159			1305
11		0.8196			432
12		0.6706			370
13		0.8196			432
14		0.9087			469
15		0.6972			381
16		0.8196			432
17		1.1072			552
18		1.2135			596
19		1.3354			647
20		1.5518			737

* (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 \$ 19

Coverage U

	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</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
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) = $\{[(1) \times (2) + (3)] / (4)\}$.

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**
<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**

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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

<u>Cost New</u>	Symbol <u>Code</u>	<u>Age of Vehicle</u>			
		<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

<u>Cost New</u>	Symbol <u>Code</u>	<u>Age of Vehicle</u>			
		<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 *</u> <u>Percentage</u>	<u>Statewide Average</u> <u>\$500 Deductible</u> <u>Collectible Premiums **</u>	<u>Minimum</u> <u>Buyback</u> <u>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)

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***
<u>A-1 & B**</u>	342.42		65.41	0.8112	1.00	
Territory:						
1		2.7455				1240
2		2.7455				1240
3		2.7455				1240
4		2.7455				1240
5		2.7455				1240
6		2.7455				1240
7		2.7455				1240
8		2.7455				1240
9		2.7455				1240
10		2.7455				1240
11		0.5933				331
12		0.7640				403
13		0.7060				379
14		1.0039				504
15		0.8382				434
16		0.9320				474
17		1.2406				604
18		1.2701				617
19		1.5524				736
20		1.4194				680
<u>A-1**</u>						
Territory:						
1						1092
2						1092
3						1092
4						1092
5						1092
6						1092
7						1092
8						1092
9						1092
10						1092
11						292
12						355
13						334
14						444
15						382
16						418
17						532
18						544
19						648
20						599
<u>B. Basic**</u>						
Territory:						
1						148
2						148
3						148
4						148
5						148
6						148
7						148
8						148
9						148
10						148
11						39
12						48
13						45
14						60
15						52
16						56
17						72
18						73
19						88
20						81

* (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: 88.1% of Combined rates (Form 110).

B: 11.9% of Combined rates (Form 110).

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

Commonwealth Automobile Reinsurers

2016 CAR
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Page 2

**Garages
Liability Coverages for Which Rates Vary by Territory**

<u>Coverage</u>	(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**
<u>A-2</u>	32.82		16.19	0.8112		
Territory:						
1		2.7455				131
2		2.7455				131
3		2.7455				131
4		2.7455				131
5		2.7455				131
6		2.7455				131
7		2.7455				131
8		2.7455				131
9		2.7455				131
10		2.7455				131
11		0.5933				44
12		0.7640				51
13		0.7060				49
14		1.0039				61
15		0.8382				54
16		0.9320				58
17		1.2406				70
18		1.2701				71
19		1.5524				83
20		1.4194				77
<u>PDL, Basic</u>	319.74		58.64	0.8444		
Territory:						
1		2.7455				1109
2		2.7455				1109
3		2.7455				1109
4		2.7455				1109
5		2.7455				1109
6		2.7455				1109
7		2.7455				1109
8		2.7455				1109
9		2.7455				1109
10		2.7455				1109
11		0.5933				294
12		0.7640				359
13		0.7060				337
14		1.0039				450
15		0.8382				387
16		0.9320				422
17		1.2406				539
18		1.2701				550
19		1.5524				657
20		1.4194				607

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission 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	U-2
	<u>Uninsured</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

**Massachusetts Commercial Automobile
Commonwealth Automobile Reinsurers
Commercial Motorcycle Rates**

2016 CAR
Schedule 107-9

Coverage	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>
A-1	\$32.00	\$26.00	\$41.00	\$38.00
A-2	\$3.00	\$3.00	\$5.00	\$5.00
B (excluding guest)	\$11.00	\$9.00	\$14.00	\$12.00
B (including guest)	\$38.00	\$30.00	\$48.00	\$45.00
PDL	\$36.00	\$29.00	\$45.00	\$42.00

Collision (\$500 Deductible) \$4.77 per \$100 of value
 Comprehensive (\$500 Deductible) \$2.46 per \$100 or value
 Limited Collision (\$500 Deductible) 6.0% of the \$500 deductible Collision rate

Determine motorcycle Collision and Comprehensive rates by following procedure:

- Determine the motorcycle's Original Cost New in hundreds of dollars,
- Multiply the value determined in (a) by the rate per \$100,
- Multiply the value determined in (b) by the Age Rate Factor.

Motorcycle Age Rate Factors			
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.

Waiver of Deductible Charges	Deductibles			
	\$300	\$500	\$1,000	\$2,000
Collision, Lim. Collision	\$9.00	\$12.00	\$17.00	\$24.00

Deductible Charges

Collision	\$38.00	base	0.713	0.571	< Add the \$300 deductible charges to the \$500 base premium.
Limited Collision	\$8.00	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	Med Pay Rate
\$500	\$132
\$750	\$140
\$1,000	\$147
\$2,000	\$176
\$5,000	\$245
\$10,000	\$333
\$15,000	\$383
\$20,000	\$422
\$25,000	\$455
\$50,000	\$581

Limit	U-1 Rate	U-2 Rate
20/40	\$35	\$0
20/50	\$35	\$2
25/50	\$41	\$8
35/80	\$44	\$24
50/100	\$50	\$47
100/300	\$56	\$125
250/500	\$60	\$452
500/500	\$75	\$819
500/1000	\$90	\$1,188

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

Electric Motorcycles:

For Electric Motorcycles used for commercial purposes, use the commercial motorcycle rates specified for Vehicle Engine Size Group D.

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

2016 CAR Filing
Increased Limits Factors
Exhibit 1

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

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	1	2	2		3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L	40	1.00	1.13	1.21	1.28	1.33																						
I	45	1.02	1.13	1.21	1.28	1.34																						
M	50	1.04	1.13	1.22	1.28	1.34	1.44																					
I	60	1.04	1.14	1.22	1.29	1.34	1.44																					
T	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																
P	400						1.48	1.79	1.98	2.11	2.22	2.31	2.46															
E	500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58														
R	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												
A	800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77											
C	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										
I	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									
D	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								
E	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							
N	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						
T	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**

2016 CAR Filing
Increased Limits Factors
Exhibit 2

Taxis, Limousines and Car Service

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	1	2	2		3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	5	0	0	0	0	0	0	0
L	40	1.00	1.12	1.19	1.25	1.31																						
I	45	1.02	1.12	1.20	1.26	1.31																						
M	50	1.04	1.12	1.20	1.26	1.31	1.40																					
I	60	1.04	1.13	1.20	1.26	1.31	1.40																					
T	70	1.05	1.13	1.20	1.26	1.32	1.40																					
P	80	1.05	1.14	1.21	1.27	1.32	1.41																					
E	100	1.05	1.14	1.21	1.27	1.32	1.41	1.67																				
R	150	1.06	1.15	1.22	1.28	1.33	1.42	1.68	1.85																			
A	200	1.07	1.15	1.22	1.29	1.34	1.42	1.68	1.85	1.98																		
C	250	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08																	
I	300	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08	2.16																
D	350	1.08	1.16	1.24	1.30	1.35	1.43	1.69	1.87	1.99	2.08	2.16																
E	400						1.44	1.70	1.87	1.99	2.09	2.16	2.28															
N	500						1.44	1.70	1.87	2.00	2.09	2.17	2.28	2.38														
T	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**

2016 CAR Filing
Increased Limits Factors
Exhibit 3

Garages

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	0	0	0	0	0	0	0	0	
L	40	1.00	1.13	1.21	1.27	1.33																							
I	45	1.02	1.13	1.21	1.27	1.33																							
M	50	1.04	1.13	1.21	1.28	1.33	1.43																						
I	60	1.04	1.14	1.22	1.28	1.34	1.43																						
T	70	1.05	1.14	1.22	1.28	1.34	1.43																						
P	80	1.05	1.15	1.22	1.29	1.34	1.44																						
E	100	1.05	1.15	1.23	1.29	1.35	1.44	1.75																					
R	150	1.06	1.16	1.24	1.30	1.36	1.45	1.76	1.95																				
A	200	1.07	1.17	1.24	1.31	1.36	1.46	1.76	1.96	2.10																			
C	250	1.07	1.17	1.25	1.31	1.37	1.46	1.77	1.96	2.10	2.21																		
D	300	1.08	1.17	1.25	1.31	1.37	1.46	1.77	1.97	2.11	2.22	2.30																	
E	350	1.08	1.18	1.25	1.32	1.37	1.47	1.77	1.97	2.11	2.22	2.31																	
N	400						1.47	1.78	1.98	2.12	2.23	2.31	2.44																
T	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	2.27	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	2.28	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	2.28	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	2.29	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	2.30	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)**

2016 CAR Filing
Increased Limits Factors
Exhibit 4

All Vehicle Types Excluding Taxicabs and Motorcycles

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	0	0	0	0	0	0	0	0
	40	6	8	9	9	10																						
	45	7	8	9	9	10																						
	50	7	8	9	9	10	10																					
	60	7	9	9	9	10	10																					
	70	7	9	9	9	10	10																					
	80	7	9	9	9	10	10																					
	100	7	9	9	10	10	10	11																				
	150	7	9	9	10	10	10	11	11																			
	200	7	9	9	10	10	10	11	11	12																		
	250	7	9	9	10	10	10	11	11	12	12																	
	300	7	9	9	10	10	10	11	11	12	12	13																
	350	7	9	9	10	10	10	11	11	12	12	13																
	400						10	11	11	12	12	13	15															
	500						10	11	11	12	12	13	15	16														
	600						10	11	11	12	12	13	15	16	16													
	700						10	11	11	12	12	13	15	16	16	17												
	800						10	11	11	12	12	13	15	16	16	17	17											
	900						10	11	11	12	12	13	15	16	16	17	17	17										
	1000						10	11	11	12	12	13	15	16	16	17	17	17	18									
	1250						10	11	12	12	12	13	15	16	16	17	17	17	18	18								
	1500						10	11	12	12	12	13	15	16	16	17	17	17	18	18	19							
	1750						10	11	12	12	12	13	15	16	17	17	17	18	18	19	19							
	2000						10	11	12	12	12	13	15	16	17	17	17	18	18	19	19	19						
	2500						10	11	12	12	12	13	15	16	17	17	17	18	18	19	19	19	20					
	3000							11	12	12	12	13	15	16	17	17	17	18	18	19	19	20	20	21				
	4000							11	12	12	13	14	15	16	17	17	17	18	18	19	19	20	20	21	21			
	5000							11	12	12	13	14	15	16	17	17	17	18	18	19	19	20	20	21	21	22		
	7500							11	12	12	13	14	15	16	17	17	17	18	18	19	19	20	20	21	21	22	23	
	10000							11	12	12	13	14	15	16	17	17	17	18	18	19	19	20	20	21	21	22	23	24

Increased Limit Rate for 45/45 limit is 10
 Increased Limit Rate for 75/75 limit is 11
 Increased Limit Rate for 750/750 limit is 17
 Increased Limit Rate for 550/550 limit is 16

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

2016 CAR Filing
Increased Limits Factors
Exhibit 5

Taxis

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	0	0	0	0	0	0	0	0	
	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)**

2016 CAR Filing
Increased Limits Factors
Exhibit 6

All Vehicle Types Excluding Taxicabs and Motorcycles

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	0	0	
L	40	0	2	4	6	8																							
I	45	0	2	4	6	8																							
M	50	0	2	4	6	8	11																						
I	60	0	2	4	6	8	11																						
T	70	0	2	4	6	8	11																						
	80	0	2	4	6	8	11																						
	100	0	2	5	7	8	11	28																					
	150	0	3	5	7	8	11	28	59																				
	200	1	3	5	7	9	12	29	60	83																			
	250	1	3	5	7	9	12	29	61	84	102																		
	300	1	3	5	7	9	12	29	62	85	103	142																	
	350	1	3	5	7	9	13	30	62	86	104	143																	
P	400						13	30	63	86	104	145	212																
E	500						13	31	64	87	105	148	215	267															
R	600						13	32	65	88	107	150	217	269	282														
	700						13	32	65	88	109	152	219	271	282	288													
A	800						14	33	66	89	110	153	220	272	282	289	294												
C	900						14	33	66	89	112	154	222	274	282	289	294	299											
I	1000						14	34	67	90	113	156	223	275	283	289	295	300	304										
D	1250						14	35	67	91	116	158	225	275	283	290	295	300	305	314									
E	1500						14	35	68	91	118	160	228	276	283	290	296	300	305	314	322								
N	1750						14	36	69	92	120	162	229	276	284	290	296	301	305	315	322	329							
T	2000						15	37	69	93	121	164	231	276	284	291	296	301	306	315	323	329	335						
	2500						15	38	70	93	124	166	234	277	285	291	297	302	306	315	323	329	335	344					
	3000							38	71	94	126	169	236	277	285	291	297	302	306	316	323	330	335	345	352				
	4000							39	72	95	129	172	239	278	286	292	298	303	307	316	324	330	336	345	353	365			
	5000							40	73	96	132	174	242	278	286	292	298	303	307	317	324	331	336	346	353	366	375		
	7500							42	75	98	137	179	246	279	287	293	299	304	308	318	325	332	337	347	354	366	376	393	
	10000							43	76	99	140	183	250	280	287	294	300	304	309	318	326	332	338	347	355	367	376	393	405

Increased Limit Rate for 45/45 limit is 9
 Increased Limit Rate for 75/75 limit is 22
 Increased Limit Rate for 750/750 limit is 291
 Increased Limit Rate for 550/550 limit is 278

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

2016 CAR Filing
Increased Limits Factors
Exhibit 7

Taxis

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	1	2	2		3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	
	40	0	2	4	6	8																							
	45	0	2	4	6	8																							
	50	0	2	4	6	8	11																						
	60	0	2	4	6	8	11																						
	70	0	2	4	6	8	11																						
	80	0	2	4	6	8	11																						
	100	0	2	5	7	8	11	28																					
	150	0	3	5	7	8	11	28	59																				
	200	1	3	5	7	9	12	29	60	83																			
	250	1	3	5	7	9	12	29	61	84	102																		
	300	1	3	5	7	9	12	29	62	85	103	142																	
	350	1	3	5	7	9	13	30	62	86	104	143																	
	400						13	30	63	86	104	145	212																
	500						13	31	64	87	105	148	215	267															
	600						13	32	65	88	107	150	217	269	282														
	700						13	32	65	88	109	152	219	271	282	288													
	800						14	33	66	89	110	153	220	272	282	289	294												
	900						14	33	66	89	112	154	222	274	282	289	294	299											
	1000						14	34	67	90	113	156	223	275	283	289	295	300	304										
	1250						14	35	67	91	116	158	225	275	283	290	295	300	305	314									
	1500						14	35	68	91	118	160	228	276	283	290	296	300	305	314	322								
	1750						14	36	69	92	120	162	229	276	284	290	296	301	305	315	322	329							
	2000						15	37	69	93	121	164	231	276	284	291	296	301	306	315	323	329	335						
	2500						15	38	70	93	124	166	234	277	285	291	297	302	306	315	323	329	335	344					
	3000							38	71	94	126	169	236	277	285	291	297	302	306	316	323	330	335	345	352				
	4000							39	72	95	129	172	239	278	286	292	298	303	307	316	324	330	336	345	353	365			
	5000							40	73	96	132	174	242	278	286	292	298	303	307	317	324	331	336	346	353	366	375		
	7500							42	75	98	137	179	246	279	287	293	299	304	308	318	325	332	337	347	354	366	376	393	
	10000							43	76	99	140	183	250	280	287	294	300	304	309	318	326	332	338	347	355	367	376	393	405

Increased Limit Rate for 45/45 limit is 9
 Increased Limit Rate for 75/75 limit is 22
 Increased Limit Rate for 750/750 limit is 291
 Increased Limit Rate for 550/550 limit is 278

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

2016 CAR Filing
Increased Limits Factors
Exhibit 8

Commercial Motorcycles

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	LIMIT PER PERSON																		
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
L	40	35	41	42	44	45													
I	45	35	41	42	44	45													
M	50	35	41	42	44	45	50												
I	60	35	41	42	44	45	50												
T	70	35	41	42	44	45	50												
P	80	35	41	42	44	45	50												
E	100	36	41	42	44	47	50	56											
R	150	36	41	42	44	47	50	56	57										
A	200	36	41	42	44	47	50	56	57	59									
C	250	36	41	42	45	47	50	56	57	59	60								
C	300	38	41	42	45	47	50	56	57	59	60	63							
I	350	38	42	44	45	47	50	56	57	59	60	63							
D	400						50	56	57	59	60	63	71						
E	500						50	56	57	59	60	65	71	75					
N	600						50	56	57	59	60	65	71	80	92				
T	700						51	56	57	59	60	65	71	83	92	95			
	800						51	56	57	59	60	65	71	86	92	95	96		
	900						51	56	57	59	60	65	71	87	93	95	96	98	
	1000						51	56	57	59	62	65	71	90	93	95	96	98	99

Increased Limit Rate for 45/45 limit is 47
 Increased Limit Rate for 750/750 limit is 95
 Increased Limit Rate for 1000/2000 limit is 101
 Increased Limit Rate for 2000/2000 limit is 110

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

2016 CAR Filing
 Increased Limits Factors
 Exhibit 9

Commercial Motorcycles

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	LIMIT PER PERSON																		
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
L	40	0	8	17	23	30													
I	45	2	8	17	23	30													
M	50	2	8	17	23	30	45												
I	60	2	9	17	24	32	45												
T	70	2	9	17	24	32	45												
P	80	2	9	18	24	32	47												
E	100	3	11	18	24	33	47	119											
R	150	3	11	20	26	35	48	122	254										
A	200	3	12	20	27	35	50	123	258	359									
C	250	3	12	20	27	36	51	123	263	362	440								
C	300	5	12	20	29	36	53	125	266	365	443	534							
I	350	5	14	21	29	36	53	128	269	368	446	539							
D	400						54	129	270	371	447	542	695						
E	500						56	134	275	374	452	548	701	819					
N	600						56	137	278	377	456	554	705	917	1217				
T	700						57	140	281	380	461	557	710	998	1218	1247			
	800						57	141	282	383	464	561	713	1070	1220	1247	642		
	900						59	144	285	384	467	564	717	1133	1220	1248	642	806	
	1000						59	146	287	386	470	567	719	1188	1221	1250	642	806	1185

Increased Limit Rate for 45/45 limit is 38
 Increased Limit Rate for 750/750 limit is 1259
 Increased Limit Rate for 1000/2000 limit is 1320
 Increased Limit Rate for 2000/2000 limit is 1446

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

06/01/16

<u>Limit</u>	<u>Motorcycle, PPT, GAR *</u>	<u>Light / Medium TTT</u>	<u>Heavy Trucks & Truck Tractors</u>	<u>Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos & Car Service</u>	<u>Bus & Van Pool</u>
\$5,000	1.000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.180	1.350	1.373	1.441	1.170	1.170
\$15,000	1.230	1.359	1.414	1.513	1.230	1.230
\$20,000	1.253	1.365	1.443	1.553	1.253	1.253
\$25,000	1.270	1.369	1.466	1.584	1.270	1.270
\$30,000	1.275	1.371	1.479	1.614	1.275	1.275
\$35,000	1.280	1.372	1.490	1.640	1.280	1.280
\$40,000	1.285	1.377	1.512	1.662	1.285	1.285
\$45,000	1.288	1.380	1.523	1.673	1.288	1.288
\$50,000	1.290	1.382	1.532	1.682	1.290	1.290
\$75,000	1.299	1.385	1.581	1.730	1.299	1.299
\$80,000	1.299	1.385	1.583	1.732	1.299	1.299
\$100,000	1.300	1.386	1.589	1.738	1.300	1.300
\$150,000	1.312	1.402	1.705	1.792	1.312	1.312
\$200,000	1.317	1.408	1.752	1.814	1.317	1.316
\$250,000	1.320	1.413	1.788	1.831	1.320	1.320
\$300,000	1.323	1.434	1.825	1.872	1.323	1.320
\$400,000	1.327	1.467	1.884	1.936	1.327	1.320
\$500,000	1.330	1.492	1.929	1.985	1.330	1.320
\$550,000	1.332	1.531	1.987	2.050	1.332	1.322
\$750,000	1.336	1.597	2.085	2.160	1.336	1.326
\$1,000,000	1.340	1.656	2.176	2.262	1.340	1.330
\$1,500,000	1.420	1.751	2.306	2.397	1.420	1.408
\$2,000,000	1.440	1.780	2.339	2.432	1.440	1.430
\$2,500,000	1.461	1.805	2.372	2.465	1.461	1.450
\$3,000,000	1.470	1.818	2.388	2.483	1.470	1.460
\$4,000,000	1.550	1.848	2.428	2.526	1.550	1.550
\$5,000,000	1.652	2.042	2.683	2.789	1.652	1.640
\$10,000,000	1.786	2.208	2.901	3.016	1.786	1.773

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

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

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
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
 TOWN-TERRITORY DEFINITIONS
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	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
 TOWN-TERRITORY DEFINITIONS
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	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
 TOWN-TERRITORY DEFINITIONS
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	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
 TOWN-TERRITORY DEFINITIONS
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	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
 TOWN-TERRITORY DEFINITIONS
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	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