

**CAR Commercial Rate – Effective February 1, 2018**  
**Implementation Procedures and Summary of Changes**

Below is a description of procedures used to develop rates effective February 1, 2018, 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	8.26%
Limousine	4.02%
Car Service	2.95%
All Other	9.39%

**2. CAR Commercial Automobile Insurance Manual – Manual Rules**

No Rule changes and no statistical coding changes are included with this rate filing. Specific rates and relativities referenced in the Rules would change where applicable.

**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 Property Damage Liability and Uninsured/Underinsured Motorists increased limit factors have been updated. The Bodily Injury increased limit factors remain unchanged.

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

**c. Deductible Relativities**

Physical Damage Deductible Rate Relativities were updated.

Refer to Schedule 107 for Deductible Relativities.

d. **Zone Rates**

Base rates for Zone Rated rates have been updated. Specifically, Zone Rates, Trailer Interchange, and Long Distance Physical Damage are developed by applying a factor of 1.072 times the 6-01-16 rates.

**Note the primary classification liability rating factors for zone rated buses for the following fleet and non-fleet classes have been updated back to 1.00 from CAR's original filing:**

<b>Vehicle Classification</b>	<b>Class Code</b>	<b>Original Filing Liability Rating Factor</b>	<b>Current Filing Liability Rating Factor</b>
Airport	5209/5279	1.10	1.00
Inter-City	5309/5379	1.45	1.00
Charter	5409/5479	1.45	1.00
Sightseeing	5509/5579	1.45	1.00

e. **Age-Symbol Relativities**

Age-Symbol Relativities have been updated.

Refer to Schedule 107 for complete tables of Age-Symbol Relativities.

f. **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:

- Non zone-rated 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. Zone Rated vehicles used in dumping operations are developed by applying a factor of 1.5 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 have been updated and are developed by applying a factor of **1.072** times the 06-01-16 rates.

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 1.086 to the rates effective June 1, 2016. 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.

v. **Special Types**

The factors and rating procedures for special types remain unchanged.

vi. **Motorcycles**

Motorcycle rates have not been updated. Please refer to Motorcycle Rates and ILF's from the 6/1/2016 rates.

# **COMMONWEALTH AUTOMOBILE REINSURERS**

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## **SCHEDULE 107 Rating Components**

**Effective February 1, 2018**

**Printed and Distributed by**

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

Coverage	(1)	(2)	(3)		(4)	(5)	(6)	
	Average	Territory	Fleet/ Non-Fleet		Company Expense Pure Premium	Variable Expense Factor*	Final	
	Loss Pure Premium (Form 100)		Relativity (100K)	Differential (100K)			Base Rates***	Fleet
<b>A-1 &amp; B**</b>	313.15				95.42	0.8165		
Territory:								
1		2.6243	1.0000	1.0000			1123	1123
2		2.6243	1.0000	1.0000			1123	1123
3		2.6243	1.0000	1.0000			1123	1123
4		2.6243	1.0000	1.0000			1123	1123
5		2.6243	1.0000	1.0000			1123	1123
6		2.6243	1.0000	1.0000			1123	1123
7		2.6243	1.0000	1.0000			1123	1123
8		2.6243	1.0000	1.0000			1123	1123
9		2.6243	1.0000	1.0000			1123	1123
10		2.6243	1.0000	1.0000			1123	1123
11		0.6323	1.0000	1.0000			359	359
12		0.7983	1.0000	1.0000			423	423
13		0.8038	1.0000	1.0000			425	425
14		0.9213	0.9975	1.0024			469	471
15		0.9284	1.0000	1.0000			473	473
16		1.0463	1.0000	1.0000			518	518
17		1.2269	1.0000	1.0000			587	587
18		1.3004	0.9744	1.0294			603	630
19		1.5232	0.9672	1.0341			682	721
20		1.6889	0.9583	1.0506			738	797
<b>A-1**</b>								
Territory:								
1							997	997
2							997	997
3							997	997
4							997	997
5							997	997
6							997	997
7							997	997
8							997	997
9							997	997
10							997	997
11							319	319
12							376	376
13							377	377
14							416	418
15							420	420
16							460	460
17							521	521
18							535	559
19							606	640
20							655	708
<b>B. Basic**</b>								
Territory:								
1							126	126
2							126	126
3							126	126
4							126	126
5							126	126
6							126	126
7							126	126
8							126	126
9							126	126
10							126	126
11							40	40
12							47	47
13							48	48
14							53	53
15							53	53
16							58	58
17							66	66
18							68	71
19							76	81
20							83	89

\* (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: 88.8% of Combined rates.  
B: 11.2% 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	Territory Relativity	Fleet/ Non-Fleet Differential (100K)		Company Expense Pure Premium	Variable Expense Factor*	Final Base Rates**	
	(Form 100)	(100K)	Fleet	Non-Fleet	(Form 100)	(Form 100)	Fleet	Non-Fleet
<u>A-2</u>								
Territory:	19.72				6.28	0.8165		
1		2.6243	1.0000	1.0000			71	71
2		2.6243	1.0000	1.0000			71	71
3		2.6243	1.0000	1.0000			71	71
4		2.6243	1.0000	1.0000			71	71
5		2.6243	1.0000	1.0000			71	71
6		2.6243	1.0000	1.0000			71	71
7		2.6243	1.0000	1.0000			71	71
8		2.6243	1.0000	1.0000			71	71
9		2.6243	1.0000	1.0000			71	71
10		2.6243	1.0000	1.0000			71	71
11		0.6323	1.0000	1.0000			23	23
12		0.7983	1.0000	1.0000			27	27
13		0.8038	1.0000	1.0000			27	27
14		0.9213	0.9975	1.0024			30	30
15		0.9284	1.0000	1.0000			30	30
16		1.0463	1.0000	1.0000			33	33
17		1.2269	1.0000	1.0000			37	37
18		1.3004	0.9744	1.0294			38	40
19		1.5232	0.9672	1.0341			43	46
20		1.6889	0.9583	1.0506			47	51
<u>PDL, Basic</u>	342.86				93.43	0.8473		
Territory:								
1		2.6243	1.0000	1.0000			1172	1172
2		2.6243	1.0000	1.0000			1172	1172
3		2.6243	1.0000	1.0000			1172	1172
4		2.6243	1.0000	1.0000			1172	1172
5		2.6243	1.0000	1.0000			1172	1172
6		2.6243	1.0000	1.0000			1172	1172
7		2.6243	1.0000	1.0000			1172	1172
8		2.6243	1.0000	1.0000			1172	1172
9		2.6243	1.0000	1.0000			1172	1172
10		2.6243	1.0000	1.0000			1172	1172
11		0.6323	1.0000	1.0000			366	366
12		0.7983	1.0000	1.0000			433	433
13		0.8038	1.0000	1.0000			436	436
14		0.9213	0.9975	1.0024			482	484
15		0.9284	1.0000	1.0000			486	486
16		1.0463	1.0000	1.0000			534	534
17		1.2269	1.0000	1.0000			607	607
18		1.3004	0.9744	1.0294			623	652
19		1.5232	0.9672	1.0341			706	748
20		1.6889	0.9583	1.0506			765	828

\* (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 \$25  
10,000 27

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Coverage U

	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	5	0
20/50	6	0
25/50	7	0
35/80	8	4
50/100	9	8
100/300	10	25
250/500	11	92
500/500	15	249



**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
<b>Collision</b>	312.91					
Territory:						
1		2.3864	1.0000	1.0000	747	747
2		2.3864	1.0000	1.0000	747	747
3		2.3864	1.0000	1.0000	747	747
4		2.3864	1.0000	1.0000	747	747
5		2.3864	1.0000	1.0000	747	747
6		2.3864	1.0000	1.0000	747	747
7		2.3864	1.0000	1.0000	747	747
8		2.3864	1.0000	1.0000	747	747
9		2.3864	1.0000	1.0000	747	747
10		2.3864	1.0000	1.0000	747	747
11		0.7716	1.0000	1.0000	241	241
12		0.8977	1.0000	1.0000	281	281
13		0.8944	0.9959	1.0027	279	281
14		0.9920	0.9351	1.0409	290	323
15		0.9915	0.9125	1.0547	283	327
16		1.1068	0.9266	1.0512	321	364
17		1.0981	0.9353	1.0461	321	359
18		1.1466	0.8954	1.0786	321	387
19		1.2858	1.0000	1.0000	402	402
20		1.2797	0.8317	1.1079	333	444
<b>Comprehensive</b>	115.68					
Territory:						
1		1.7503	0.9638	1.0191	199	210
2		1.7503	0.9638	1.0191	199	210
3		1.7503	0.9638	1.0191	199	210
4		1.7503	0.9638	1.0191	199	210
5		1.7503	0.9638	1.0191	199	210
6		1.7503	0.9638	1.0191	199	210
7		1.7503	0.9638	1.0191	199	210
8		1.7503	0.9638	1.0191	199	210
9		1.7503	0.9638	1.0191	199	210
10		1.7503	0.9638	1.0191	199	210
11		0.7511	0.9664	1.0132	85	90
12		0.9548	0.9735	1.0101	109	113
13		0.9778	1.0000	1.0000	115	115
14		1.0140	1.0000	1.0000	119	119
15		1.0009	1.0000	1.0000	118	118
16		1.0639	1.0000	1.0000	125	125
17		1.0548	0.9548	1.0187	119	126
18		1.1553	0.9580	1.0180	130	138
19		1.1538	1.0000	1.0000	136	136
20		1.1348	0.9632	1.0150	129	136

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

0.983

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

(1) Statewide Average \$500 Collision Base Rate Pure Premium.	\$312.91
(2) Company Expense Pure Premium for \$500 Collision.	\$138.25
(3) Variable Expense Factor	0.8270
(4) Statewide Average \$500 Collision Base Rate $\{[(1) + (2)] / (3)\}$	\$545.54
(5) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$31.29
(6) Company Expense Pure Premium for \$500 Limited Collision.	\$13.83
(7) Variable Expense Factor	0.827
(8) Statewide Average \$500 Limited Collision Base Rate $\{[(5) + (6)] / (7)\}$	\$54.55
(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			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.342	0.320	0.301	0.179
4,501 - 6,000	02	0.364	0.340	0.320	0.190
6,001 - 8,000	03	0.439	0.410	0.385	0.230
8,001 - 10,000	04	0.706	0.660	0.620	0.370
10,001 - 15,000	05	1.070	1.000	0.940	0.560
15,001 - 20,000	06	1.798	1.680	1.579	0.941
20,001 - 25,000	07	2.236	2.090	1.965	1.170
25,000 - 40,000	08	2.568	2.400	2.256	1.344
40,001 - 65,000	10	3.371	3.150	2.961	1.764
65,001 - 90,000	11	3.692	3.450	3.243	1.932
90,001 & Over	12	(See Below)			

COMPREHENSIVE

Cost New	Symbol Code	Age of Vehicle			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.380	0.380	0.380	0.270
4,501 - 6,000	02	0.420	0.420	0.420	0.298
6,001 - 8,000	03	0.420	0.420	0.420	0.298
8,001 - 10,000	04	0.660	0.660	0.660	0.469
10,001 - 15,000	05	1.000	1.000	1.000	0.710
15,001 - 20,000	06	1.400	1.400	1.400	0.994
20,001 - 25,000	07	1.530	1.530	1.530	1.086
25,000 - 40,000	08	1.740	1.740	1.740	1.235
40,001 - 65,000	10	2.080	2.080	2.080	1.477
65,001 - 90,000	11	2.290	2.290	2.290	1.626
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:

$$3.817 = 3.692 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

\* 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	1.050	1.030
500	1.000	1.000
1000	0.910	0.950
2000	0.760	0.890
3000	0.650	0.850
4000	0.570	0.820
5000	0.510	0.800

COMPANY EXPENSES

<u>Coverage</u>	<u>Company Expense Pure Premium (Form 100)</u>
Collision	138.25
Limited Collision	13.83
Comprehensive	45.81

VARIABLE EXPENSES

<u>Coverage</u>	<u>Variable Expense Factor* (Form 100)</u>
Collision	0.8270
Limited Collision	0.8270
Comprehensive	0.8270

\* 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) )

515.97

(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	30	37	66	104	130	149	164
2	30	37	66	104	130	149	164
3	30	37	66	104	130	149	164
4	30	37	66	104	130	149	164
5	30	37	66	104	130	149	164
6	30	37	66	104	130	149	164
7	30	37	66	104	130	149	164
8	30	37	66	104	130	149	164
9	30	37	66	104	130	149	164
10	30	37	66	104	130	149	164
11	10	12	21	34	42	48	53
12	11	14	25	39	49	56	62
13	11	14	24	39	48	56	61
14	12	14	25	41	50	58	64
15	11	14	25	40	49	56	62
16	13	16	28	45	56	64	70
17	13	16	28	45	56	64	70
18	13	16	28	45	56	64	70
19	16	20	35	56	70	80	88
20	13	17	29	46	58	66	73

**WAIVER CHARGES FOR NON-FLEET**

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	30	37	66	104	130	149	164
2	30	37	66	104	130	149	164
3	30	37	66	104	130	149	164
4	30	37	66	104	130	149	164
5	30	37	66	104	130	149	164
6	30	37	66	104	130	149	164
7	30	37	66	104	130	149	164
8	30	37	66	104	130	149	164
9	30	37	66	104	130	149	164
10	30	37	66	104	130	149	164
11	10	12	21	34	42	48	53
12	11	14	25	39	49	56	62
13	11	14	25	39	49	56	62
14	13	16	28	45	56	64	71
15	13	16	29	46	57	65	72
16	15	18	32	51	63	73	80
17	14	18	32	50	62	72	79
18	15	19	34	54	67	77	85
19	16	20	35	56	70	80	88
20	18	22	39	62	77	88	97

**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	231.84	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)		Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Company Expense Pure Premium (Form 100)	Fleet Variable Expense Factor*	Non-fleet Variable Expense Factor*	20/40 Increased Limits Factor (Form 100)	Final Base Rates***
				Fleet	Non-Fleet					Fleet	Non-Fleet
<u>A-1 &amp; B**</u>	379.01	354.65				83.49	0.8165	0.8165	1.00		
Territory:											
1			2.6402	1.0000	1.0000					1328	1249
2			2.6402	1.0000	1.0000					1328	1249
3			2.6402	1.0000	1.0000					1328	1249
4			2.6402	1.0000	1.0000					1328	1249
5			2.6402	1.0000	1.0000					1328	1249
6			2.6402	1.0000	1.0000					1328	1249
7			2.6402	1.0000	1.0000					1328	1249
8			2.6402	1.0000	1.0000					1328	1249
9			2.6402	1.0000	1.0000					1328	1249
10			2.6402	1.0000	1.0000					1328	1249
11			0.6590	1.0000	1.0000					408	388
12			0.7922	1.0000	1.0000					470	446
13			0.7569	1.0000	1.0000					454	431
14			0.7910	1.0000	1.0000					469	446
15			0.8418	1.0000	1.0000					493	468
16			0.8684	1.0000	1.0000					505	479
17			1.0985	1.0000	1.0000					612	579
18			1.3079	1.0000	1.0000					709	670
19			1.5700	1.0000	1.0000					831	784
20			1.8987	1.0000	1.0000					984	927
<u>A-1**</u>											
Territory:											
1										1155	1087
2										1155	1087
3										1155	1087
4										1155	1087
5										1155	1087
6										1155	1087
7										1155	1087
8										1155	1087
9										1155	1087
10										1155	1087
11										355	338
12										409	388
13										395	375
14										408	388
15										429	407
16										439	417
17										532	504
18										617	583
19										723	682
20										856	806
<u>B. Basic**</u>											
Territory:											
1										173	162
2										173	162
3										173	162
4										173	162
5										173	162
6										173	162
7										173	162
8										173	162
9										173	162
10										173	162
11										53	50
12										61	58
13										59	56
14										61	58
15										64	61
16										66	62
17										80	75
18										92	87
19										108	102
20										128	121

\* (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: 87.0% of Combined rates (Form 110).

B: 13.0% of Combined rates (Form 110).

\*\*\* (9A) =  $\frac{\{(1) \times (3) \times (4A) + (5) \times (8)\}}{(6)}$ .

\*\*\* (9B) =  $\frac{\{(2) \times (3) \times (4B) + (5) \times (8)\}}{(7)}$ .

**Commonwealth Automobile Reinsurers**

**Private Passenger Types  
Liability Coverages for Which Rates Vary by Territory**

Coverage	(1)	(2)	(3) Territory Relativity (100K)	(4) Fleet/ Non-Fleet Differential (100K)		(5)	(6)	(7)	(8)	(9)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)		Fleet	Non-Fleet	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	Non-Fleet
<u>A-2</u>	52.80	95.98				19.97	0.8165	0.8165			
Territory:											
1			2.6402	1.0000	1.0000					195	335
2			2.6402	1.0000	1.0000					195	335
3			2.6402	1.0000	1.0000					195	335
4			2.6402	1.0000	1.0000					195	335
5			2.6402	1.0000	1.0000					195	335
6			2.6402	1.0000	1.0000					195	335
7			2.6402	1.0000	1.0000					195	335
8			2.6402	1.0000	1.0000					195	335
9			2.6402	1.0000	1.0000					195	335
10			2.6402	1.0000	1.0000					195	335
11			0.6590	1.0000	1.0000					67	102
12			0.7922	1.0000	1.0000					76	118
13			0.7569	1.0000	1.0000					73	113
14			0.7910	1.0000	1.0000					76	117
15			0.8418	1.0000	1.0000					79	123
16			0.8684	1.0000	1.0000					81	127
17			1.0985	1.0000	1.0000					95	154
18			1.3079	1.0000	1.0000					109	178
19			1.5700	1.0000	1.0000					126	209
20			1.8987	1.0000	1.0000					147	248
<u>PDL, Basic</u>	286.51	277.97				67.71	0.8473	0.8473			
Territory:											
1			2.6402	1.0000	1.0000					973	946
2			2.6402	1.0000	1.0000					973	946
3			2.6402	1.0000	1.0000					973	946
4			2.6402	1.0000	1.0000					973	946
5			2.6402	1.0000	1.0000					973	946
6			2.6402	1.0000	1.0000					973	946
7			2.6402	1.0000	1.0000					973	946
8			2.6402	1.0000	1.0000					973	946
9			2.6402	1.0000	1.0000					973	946
10			2.6402	1.0000	1.0000					973	946
11			0.6590	1.0000	1.0000					303	296
12			0.7922	1.0000	1.0000					348	340
13			0.7569	1.0000	1.0000					336	328
14			0.7910	1.0000	1.0000					347	339
15			0.8418	1.0000	1.0000					365	356
16			0.8684	1.0000	1.0000					374	365
17			1.0985	1.0000	1.0000					451	440
18			1.3079	1.0000	1.0000					522	509
19			1.5700	1.0000	1.0000					611	595
20			1.8987	1.0000	1.0000					722	703

\* (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	\$25	(From Form 110)
10,000	27	
15,000	29	
20,000	30	
25,000	32	

Coverage U

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	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	5	0	5	0
20/50	6	0	6	0
25/50	7	0	7	0
35/80	8	4	8	4
50/100	9	8	9	8
100/300	10	25	10	25
250/500	11	92	11	92
500/500	15	249	15	249

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 Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Loss Pure Premium by Territory *	
	Average Loss Pure Prem (Form 100)	Average Loss Pure Prem (Form 100)		Fleet	Non-Fleet	Fleet	Non-Fleet
<u>Collision</u>	710.03	817.26					
Territory:							
1			2.1348	1.0000	1.0000	1516	1745
2			2.1348	1.0000	1.0000	1516	1745
3			2.1348	1.0000	1.0000	1516	1745
4			2.1348	1.0000	1.0000	1516	1745
5			2.1348	1.0000	1.0000	1516	1745
6			2.1348	1.0000	1.0000	1516	1745
7			2.1348	1.0000	1.0000	1516	1745
8			2.1348	1.0000	1.0000	1516	1745
9			2.1348	1.0000	1.0000	1516	1745
10			2.1348	1.0000	1.0000	1516	1745
11			0.6439	1.0000	1.0000	457	526
12			0.8075	1.0000	1.0000	573	660
13			0.7676	1.0000	1.0000	545	627
14			0.8209	1.0000	1.0000	583	671
15			0.8662	1.0000	1.0000	615	708
16			0.9601	1.0000	1.0000	682	785
17			1.1329	1.0000	1.0000	804	926
18			1.3009	1.0000	1.0000	924	1063
19			1.5182	1.0000	1.0000	1078	1241
20			1.6618	1.0000	1.0000	1180	1358
<u>Limited Collision</u>	49.70	57.21					
Territory:							
1			2.1348	1.0000	1.0000	106	122
2			2.1348	1.0000	1.0000	106	122
3			2.1348	1.0000	1.0000	106	122
4			2.1348	1.0000	1.0000	106	122
5			2.1348	1.0000	1.0000	106	122
6			2.1348	1.0000	1.0000	106	122
7			2.1348	1.0000	1.0000	106	122
8			2.1348	1.0000	1.0000	106	122
9			2.1348	1.0000	1.0000	106	122
10			2.1348	1.0000	1.0000	106	122
11			0.6439	1.0000	1.0000	32	37
12			0.8075	1.0000	1.0000	40	46
13			0.7676	1.0000	1.0000	38	44
14			0.8209	1.0000	1.0000	41	47
15			0.8662	1.0000	1.0000	43	50
16			0.9601	1.0000	1.0000	48	55
17			1.1329	1.0000	1.0000	56	65
18			1.3009	1.0000	1.0000	65	74
19			1.5182	1.0000	1.0000	75	87
20			1.6618	1.0000	1.0000	83	95
<u>Comprehensive</u>	194.72	166.18					
Territory:							
1			2.0371	1.0000	1.0000	445	380
2			2.0371	1.0000	1.0000	445	380
3			2.0371	1.0000	1.0000	445	380
4			2.0371	1.0000	1.0000	445	380
5			2.0371	1.0000	1.0000	445	380
6			2.0371	1.0000	1.0000	445	380
7			2.0371	1.0000	1.0000	445	380
8			2.0371	1.0000	1.0000	445	380
9			2.0371	1.0000	1.0000	445	380
10			2.0371	1.0000	1.0000	445	380
11			0.8383	1.0000	1.0000	183	156
12			0.8825	1.0000	1.0000	193	165
13			0.8218	1.0000	1.0000	180	153
14			0.9819	1.0000	1.0000	215	183
15			0.9113	1.0000	1.0000	199	170
16			1.0130	1.0000	1.0000	221	189
17			1.0461	1.0000	1.0000	229	195
18			1.1075	1.0000	1.0000	242	207
19			1.2680	1.0000	1.0000	277	236
20			1.4256	1.0000	1.0000	312	266

Collision/Lim. Collision

\* (5A) = (1) x (3) x (4A)

\* (5B) = (2) x (3) x (4B)

Comprehensive

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

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

OTC Anti-Theft Off Balance Factors

Fleet Non-Fleet

0.891 0.891

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

Cost New	Symbol Code	COLLISION								
		Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.792	0.740	0.718	0.718	0.666	0.666	0.651	0.651	0.496
4,501 - 6,000	02	0.888	0.830	0.805	0.805	0.747	0.747	0.730	0.730	0.556
6,001 - 8,000	03	0.888	0.830	0.805	0.805	0.747	0.747	0.730	0.730	0.556
8,001 - 10,000	04	0.899	0.840	0.815	0.815	0.756	0.756	0.739	0.739	0.563
10,001 - 15,000	05	1.070	1.000	0.970	0.970	0.900	0.900	0.880	0.880	0.670
15,001 - 20,000	06	1.166	1.090	1.057	1.057	0.981	0.981	0.959	0.959	0.730
20,001 - 25,000	07	1.102	1.030	0.999	0.999	0.927	0.927	0.906	0.906	0.690
25,001 - 40,000	08	1.134	1.060	1.028	1.028	0.954	0.954	0.933	0.933	0.710
40,001 - 65,000	10	1.209	1.130	1.096	1.096	1.017	1.017	0.994	0.994	0.757
65,001 - 90,000	11	1.659	1.550	1.504	1.504	1.395	1.395	1.364	1.364	1.039
90,001 and Over	12					(see below)				

LIMITED COLLISION										
Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.792	0.740	0.718	0.718	0.666	0.666	0.651	0.651	0.496
4,501 - 6,000	02	0.888	0.830	0.805	0.805	0.747	0.747	0.730	0.730	0.556
6,001 - 8,000	03	0.888	0.830	0.805	0.805	0.747	0.747	0.730	0.730	0.556
8,001 - 10,000	04	0.899	0.840	0.815	0.815	0.756	0.756	0.739	0.739	0.563
10,001 - 15,000	05	1.070	1.000	0.970	0.970	0.900	0.900	0.880	0.880	0.670
15,001 - 20,000	06	1.166	1.090	1.057	1.057	0.981	0.981	0.959	0.959	0.730
20,001 - 25,000	07	1.102	1.030	0.999	0.999	0.927	0.927	0.906	0.906	0.690
25,001 - 40,000	08	1.134	1.060	1.028	1.028	0.954	0.954	0.933	0.933	0.710
40,001 - 65,000	10	1.209	1.130	1.096	1.096	1.017	1.017	0.994	0.994	0.757
65,001 - 90,000	11	1.659	1.550	1.504	1.504	1.395	1.395	1.364	1.364	1.039
90,001 and Over	12					(see below)				

COMPREHENSIVE										
Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.820	0.820	0.795	0.787	0.746	0.672	0.672	0.640	0.558
4,501 - 6,000	02	0.820	0.820	0.795	0.787	0.746	0.672	0.672	0.640	0.558
6,001 - 8,000	03	0.830	0.830	0.805	0.797	0.755	0.681	0.681	0.647	0.564
8,001 - 10,000	04	0.940	0.940	0.912	0.902	0.855	0.771	0.771	0.733	0.639
10,001 - 15,000	05	1.000	1.000	0.970	0.960	0.910	0.820	0.820	0.780	0.680
15,001 - 20,000	06	1.090	1.090	1.057	1.046	0.992	0.894	0.894	0.850	0.741
20,001 - 25,000	07	1.100	1.100	1.067	1.056	1.001	0.902	0.902	0.858	0.748
25,001 - 40,000	08	1.170	1.170	1.135	1.123	1.065	0.959	0.959	0.913	0.796
40,001 - 65,000	10	1.450	1.450	1.407	1.392	1.320	1.189	1.189	1.131	0.986
65,001 - 90,000	11	2.590	2.590	2.512	2.486	2.357	2.124	2.124	2.020	1.761
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.

Factor	Collision	OTC
	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:

$$1.709 = 1.659 + (95,000-90,000)/1,000 \times 0.01$$

\* 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	1.050	1.030
500	1.000	1.000
1000	0.900	0.940
2000	0.750	0.860
3000	0.630	0.800
4000	0.550	0.760
5000	0.490	0.740

COMPANY EXPENSES

<u>Coverage</u>	<u>Company Expense Pure Premium (Form 100)</u>
Collision	191.62
Limited Collision	13.41
Comprehensive	41.27

VARIABLE EXPENSES

<u>Coverage</u>	<u>Fleet Variable Expense Factor* (Form 100)</u>	<u>Non-Fleet Variable Expense Factor* (Form 100)</u>
Collision	0.8270	0.8270
Limited Collision	0.8270	0.8270
Comprehensive	0.8270	0.8270

\* 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)}]	668.92
(1B)	Non-Fleet: Average \$500 deductible Collision pure premium, [Form 100, {(5) x (6) x (6A)}]	890.22
(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	15	22	39	62	78	90	99
Non-Fleet	20	29	52	83	103	119	131

**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)}] 668.92
- (1B) Non-Fleet: Average \$500 deductible Collision pure premium,  
[Form 100, {(5) x (6) x (6A)}] 890.22
- (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	105	140
2	105	140
3	105	140
4	105	140
5	105	140
6	105	140
7	105	140
8	105	140
9	105	140
10	105	140
11	32	42
12	40	53
13	38	50
14	41	54
15	43	57
16	47	63
17	56	74
18	64	85
19	75	100
20	82	109

**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] 46.82
- (1B) Non-Fleet: Average \$500 deductible Limited Collision pure premium,  
[7% of Collision Rate] 62.32
- (2) \$300 Deductible Buyback Charge = {[ (1) x territorial relativity ] / variable expense ratio } x  
{ \$300 selected deductible relativity to \$500 deductible losses (without waiver) -  
\$500 selected deductible relativity to \$500 deductible losses\* (without waiver) }

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

\$300 Deductible Buyback Charges		
Territory	Fleet	Non Fleet
1	7	10
2	7	10
3	7	10
4	7	10
5	7	10
6	7	10
7	7	10
8	7	10
9	7	10
10	7	10
11	2	3
12	3	4
13	3	4
14	3	4
15	3	4
16	3	4
17	4	5
18	4	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)}] 201.77
- (1B) Non-Fleet: Average \$500 deductible Comprehensive pure premium,  
[Form 100, {(5) x (6) x (6A)}] 188.02
- (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	20	19
2	20	19
3	20	19
4	20	19
5	20	19
6	20	19
7	20	19
8	20	19
9	20	19
10	20	19
11	8	8
12	9	8
13	8	7
14	10	9
15	9	8
16	10	9
17	10	10
18	11	10
19	12	12
20	14	13



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 &amp; B**</u>	2084.76		533.42	0.8278	1.0225	
Territory:						
1		0.9163				3018
2		0.9163				3018
3		0.9163				3018
4		0.9163				3018
5		0.9163				3018
6		0.9163				3018
7		0.9163				3018
8		0.9163				3018
9		0.9163				3018
10		0.9163				3018
11		0.5401				2050
12		0.5467				2067
13		0.8067				2736
14		0.8097				2744
15		0.5822				2158
16		0.9959				3223
17		0.6303				2282
18		1.0812				3443
19		1.1505				3622
20		1.2976				4000
<u>A-1**</u>						
Territory:						
1						2846
2						2846
3						2846
4						2846
5						2846
6						2846
7						2846
8						2846
9						2846
10						2846
11						1933
12						1949
13						2580
14						2588
15						2035
16						3040
17						2152
18						3247
19						3416
20						3772
<u>B. Basic**</u>						
Territory:						
1						172
2						172
3						172
4						172
5						172
6						172
7						172
8						172
9						172
10						172
11						117
12						118
13						156
14						156
15						123
16						183
17						130
18						196
19						206
20						228

\* (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: 94.3% of Combined rates.  
B: 5.7% 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>	792.36		159.79	0.8278	1.0225	
Territory:						
1		0.9163				1094
2		0.9163				1094
3		0.9163				1094
4		0.9163				1094
5		0.9163				1094
6		0.9163				1094
7		0.9163				1094
8		0.9163				1094
9		0.9163				1094
10		0.9163				1094
11		0.5401				726
12		0.5467				732
13		0.8067				987
14		0.8097				990
15		0.5822				767
16		0.9959				1172
17		0.6303				814
18		1.0812				1256
19		1.1505				1323
20		1.2976				1467
<u>PDL, Basic</u>	1225.03		237.78	0.8586	1.0225	
Territory:						
1		0.9163				1620
2		0.9163				1620
3		0.9163				1620
4		0.9163				1620
5		0.9163				1620
6		0.9163				1620
7		0.9163				1620
8		0.9163				1620
9		0.9163				1620
10		0.9163				1620
11		0.5401				1071
12		0.5467				1081
13		0.8067				1460
14		0.8097				1464
15		0.5822				1133
16		0.9959				1736
17		0.6303				1203
18		1.0812				1861
19		1.1505				1962
20		1.2976				2176

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

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

**Commonwealth Automobile Reinsurers:**

**Taxicabs**

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

	Coverage U	
	<u>U-1</u> <u>Uninsured</u>	<u>U-2</u> <u>Underinsured</u>
20/40	31	0
20/50	32	0
25/50	33	0
35/80	38	4
50/100	42	8
100/300	52	25
250/500	61	92

**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 &amp; B**</u>	764.49		230.84	0.8836	
Territory:					
1		1.4911			1551
2		1.4911			1551
3		1.4911			1551
4		1.4911			1551
5		1.4911			1551
6		1.4911			1551
7		1.4911			1551
8		1.4911			1551
9		1.4911			1551
10		1.4911			1551
11		0.4868			682
12		0.6313			807
13		0.6009			781
14		0.4555			655
15		0.6009			781
16		0.7683			926
17		0.9544			1087
18		1.2926			1380
19		1.1423			1250
20		1.1519			1258
<u>A-1**</u>					
Territory:					
1					1463
2					1463
3					1463
4					1463
5					1463
6					1463
7					1463
8					1463
9					1463
10					1463
11					643
12					761
13					737
14					618
15					737
16					873
17					1025
18					1301
19					1179
20					1186
<u>B. Basic**</u>					
Territory:					
1					88
2					88
3					88
4					88
5					88
6					88
7					88
8					88
9					88
10					88
11					39
12					46
13					44
14					37
15					44
16					53
17					62
18					79
19					71
20					72

\* (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: 94.3% of Combined rates.

B: 5.7% of Combined rates.

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

Commonwealth Automobile Reinsurers

Limousines  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
<u>A-2</u>	197.7		56.01	0.8702	
Territory:					
1		1.4911			403
2		1.4911			403
3		1.4911			403
4		1.4911			403
5		1.4911			403
6		1.4911			403
7		1.4911			403
8		1.4911			403
9		1.4911			403
10		1.4911			403
11		0.4868			175
12		0.6313			208
13		0.6009			201
14		0.4555			168
15		0.6009			201
16		0.7683			239
17		0.9544			281
18		1.2926			358
19		1.1423			324
20		1.1519			326
<u>PDL, Basic</u>	587.38		137.00	1.0085	
Territory:					
1		1.4911			1004
2		1.4911			1004
3		1.4911			1004
4		1.4911			1004
5		1.4911			1004
6		1.4911			1004
7		1.4911			1004
8		1.4911			1004
9		1.4911			1004
10		1.4911			1004
11		0.4868			419
12		0.6313			504
13		0.6009			486
14		0.4555			401
15		0.6009			486
16		0.7683			583
17		0.9544			692
18		1.2926			889
19		1.1423			801
20		1.1519			807

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

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

**Commonwealth Automobile Reinsurers**

**Limousines**

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

	Coverage U	
	<u>U-1</u> <u>Uninsured</u>	<u>U-2</u> <u>Underinsured</u>
20/40	5	0
20/50	6	0
25/50	7	0
35/80	8	4
50/100	9	8
100/300	10	25
250/500	11	92
500/500	15	249

**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 &amp; B**</u>	1189.75		261.70	0.8809	
Territory:					
1		1.4911			2311
2		1.4911			2311
3		1.4911			2311
4		1.4911			2311
5		1.4911			2311
6		1.4911			2311
7		1.4911			2311
8		1.4911			2311
9		1.4911			2311
10		1.4911			2311
11		0.4868			955
12		0.6313			1150
13		0.6009			1109
14		0.4555			912
15		0.6009			1109
16		0.7683			1335
17		0.9544			1586
18		1.2926			2043
19		1.1423			1840
20		1.1519			1853
<u>A-1**</u>					
Territory:					
1					2179
2					2179
3					2179
4					2179
5					2179
6					2179
7					2179
8					2179
9					2179
10					2179
11					901
12					1085
13					1046
14					860
15					1046
16					1259
17					1496
18					1927
19					1735
20					1748
<u>B. Basic**</u>					
Territory:					
1					132
2					132
3					132
4					132
5					132
6					132
7					132
8					132
9					132
10					132
11					54
12					65
13					63
14					52
15					63
16					76
17					90
18					116
19					105
20					105

\* (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: 94.3% of Combined rates.

B: 5.7% of Combined rates.

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

Commonwealth Automobile Reinsurers

Car Service  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
<u>A-2</u>	357.55		86.58	0.8809	
Territory:					
1		1.4911			704
2		1.4911			704
3		1.4911			704
4		1.4911			704
5		1.4911			704
6		1.4911			704
7		1.4911			704
8		1.4911			704
9		1.4911			704
10		1.4911			704
11		0.4868			296
12		0.6313			355
13		0.6009			342
14		0.4555			283
15		0.6009			342
16		0.7683			410
17		0.9544			486
18		1.2926			623
19		1.1423			562
20		1.1519			566
<u>PDL, Basic</u>	707.62		153.38	0.9117	
Territory:					
1		1.4911			1326
2		1.4911			1326
3		1.4911			1326
4		1.4911			1326
5		1.4911			1326
6		1.4911			1326
7		1.4911			1326
8		1.4911			1326
9		1.4911			1326
10		1.4911			1326
11		0.4868			546
12		0.6313			658
13		0.6009			635
14		0.4555			522
15		0.6009			635
16		0.7683			765
17		0.9544			909
18		1.2926			1171
19		1.1423			1055
20		1.1519			1062

\* (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>U-1</u> <u>Uninsured</u>	<u>U-2</u> <u>Underinsured</u>
20/40	5	0
20/50	6	0
25/50	7	0
35/80	8	4
50/100	9	8
100/300	10	25
250/500	11	92
500/500	15	249

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 &amp; B**</u>	396.71		95.42	0.8165	
Territory:					
1		2.6243			1392
2		2.6243			1392
3		2.6243			1392
4		2.6243			1392
5		2.6243			1392
6		2.6243			1392
7		2.6243			1392
8		2.6243			1392
9		2.6243			1392
10		2.6243			1392
11		0.8557			533
12		0.6035			410
13		0.9016			555
14		0.8531			531
15		0.6983			456
16		0.9016			555
17		1.2179			709
18		1.1770			689
19		1.2932			745
20		1.4167			805
<u>A-1**</u>					
Territory:					
1					1236
2					1236
3					1236
4					1236
5					1236
6					1236
7					1236
8					1236
9					1236
10					1236
11					473
12					364
13					493
14					472
15					405
16					493
17					630
18					612
19					662
20					715
<u>B**</u>					
Territory:					
1					156
2					156
3					156
4					156
5					156
6					156
7					156
8					156
9					156
10					156
11					60
12					46
13					62
14					59
15					51
16					62
17					79
18					77
19					83
20					90

\* (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: 88.8% of Combined rates.  
B: 11.2% 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>	63.02		6.28	0.8165	
Territory:					
1		2.6243			210
2		2.6243			210
3		2.6243			210
4		2.6243			210
5		2.6243			210
6		2.6243			210
7		2.6243			210
8		2.6243			210
9		2.6243			210
10		2.6243			210
11		0.8557			74
12		0.6035			54
13		0.9016			77
14		0.8531			74
15		0.6983			62
16		0.9016			77
17		1.2179			102
18		1.1770			99
19		1.2932			108
20		1.4167			117
<u>PDL</u>	283.49		93.43	0.8473	
Territory:					
1		2.6243			988
2		2.6243			988
3		2.6243			988
4		2.6243			988
5		2.6243			988
6		2.6243			988
7		2.6243			988
8		2.6243			988
9		2.6243			988
10		2.6243			988
11		0.8557			397
12		0.6035			312
13		0.9016			412
14		0.8531			396
15		0.6983			344
16		0.9016			412
17		1.2179			518
18		1.177			504
19		1.2932			543
20		1.4167			584

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

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

Commonwealth Automobile Reinsurers

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates***
<u>A-1 &amp; B**</u>	986.91		95.42	0.8165	
Territory:					
1		2.6243			3289
2		2.6243			3289
3		2.6243			3289
4		2.6243			3289
5		2.6243			3289
6		2.6243			3289
7		2.6243			3289
8		2.6243			3289
9		2.6243			3289
10		2.6243			3289
11		0.8557			1151
12		0.6035			846
13		0.9016			1207
14		0.8531			1148
15		0.6983			961
16		0.9016			1207
17		1.2179			1589
18		1.1770			1540
19		1.2932			1680
20		1.4167			1829
<u>A-1**</u>					
Territory:					
1					2921
2					2921
3					2921
4					2921
5					2921
6					2921
7					2921
8					2921
9					2921
10					2921
11					1022
12					751
13					1072
14					1019
15					853
16					1072
17					1411
18					1368
19					1492
20					1624
<u>B**</u>					
Territory:					
1					368
2					368
3					368
4					368
5					368
6					368
7					368
8					368
9					368
10					368
11					129
12					95
13					135
14					129
15					108
16					135
17					178
18					172
19					188
20					205

\* (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: 88.8% of Combined rates.

B: 11.2% of Combined rates.

\*\*\* (5) =  $\frac{[(1) \times (2) + (3)]}{(4)}$ .

**Commonwealth Automobile Reinsurers**

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
<u>A2</u>	315.45		6.28	0.8165	
Territory:					
1		2.6243			1022
2		2.6243			1022
3		2.6243			1022
4		2.6243			1022
5		2.6243			1022
6		2.6243			1022
7		2.6243			1022
8		2.6243			1022
9		2.6243			1022
10		2.6243			1022
11		0.8557			338
12		0.6035			241
13		0.9016			356
14		0.8531			337
15		0.6983			277
16		0.9016			356
17		1.2179			478
18		1.1770			462
19		1.2932			507
20		1.4167			555
<u>PDL</u>	557.58		93.43	0.8473	
Territory:					
1		2.6243			1837
2		2.6243			1837
3		2.6243			1837
4		2.6243			1837
5		2.6243			1837
6		2.6243			1837
7		2.6243			1837
8		2.6243			1837
9		2.6243			1837
10		2.6243			1837
11		0.8557			673
12		0.6035			507
13		0.9016			704
14		0.8531			672
15		0.6983			570
16		0.9016			704
17		1.2179			912
18		1.177			885
19		1.2932			961
20		1.4167			1043

\* (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**

	(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>	596.51		95.42	0.8165	
<u>A-1 &amp; B**</u>					
Territory:					
1		2.6243			2034
2		2.6243			2034
3		2.6243			2034
4		2.6243			2034
5		2.6243			2034
6		2.6243			2034
7		2.6243			2034
8		2.6243			2034
9		2.6243			2034
10		2.6243			2034
11		0.8557			742
12		0.6035			558
13		0.9016			776
14		0.8531			740
15		0.6983			627
16		0.9016			776
17		1.2179			1007
18		1.1770			977
19		1.2932			1062
20		1.4167			1152
<u>A-1**</u>					
Territory:					
1					1806
2					1806
3					1806
4					1806
5					1806
6					1806
7					1806
8					1806
9					1806
10					1806
11					659
12					496
13					689
14					657
15					557
16					689
17					894
18					868
19					943
20					1023
<u>B**</u>					
Territory:					
1					228
2					228
3					228
4					228
5					228
6					228
7					228
8					228
9					228
10					228
11					83
12					62
13					87
14					83
15					70
16					87
17					113
18					109
19					119
20					129

\* (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: 88.8% of Combined rates.  
     B: 11.2% of Combined rates.  
 \*\*\* (5) = {[ (1) x (2) + (3) ] / (4)}.

**Commonwealth Automobile Reinsurers**

**Other Buses  
Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
<u>A2</u>	266.72		6.28	0.8165	
Territory:					
1		2.6243			865
2		2.6243			865
3		2.6243			865
4		2.6243			865
5		2.6243			865
6		2.6243			865
7		2.6243			865
8		2.6243			865
9		2.6243			865
10		2.6243			865
11		0.8557			287
12		0.6035			205
13		0.9016			302
14		0.8531			286
15		0.6983			236
16		0.9016			302
17		1.2179			406
18		1.1770			392
19		1.2932			430
20		1.4167			470
<u>PDL</u>	323.33		93.43	0.8473	
Territory:					
1		2.6243			1112
2		2.6243			1112
3		2.6243			1112
4		2.6243			1112
5		2.6243			1112
6		2.6243			1112
7		2.6243			1112
8		2.6243			1112
9		2.6243			1112
10		2.6243			1112
11		0.8557			437
12		0.6035			341
13		0.9016			454
14		0.8531			436
15		0.6983			377
16		0.9016			454
17		1.2179			575
18		1.1770			559
19		1.2932			604
20		1.4167			651

\* (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            \$ 25

---

Coverage U

---

	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	5	0
20/50	6	0
25/50	7	0
35/80	8	4
50/100	9	8
100/300	10	25
250/500	11	92
500/500	15	249



**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*	(5) Final Base Rates***
<u>A-1 &amp; B**</u>	419.98		95.42	0.8165	
Territory:					
1		2.6243			1467
2		2.6243			1467
3		2.6243			1467
4		2.6243			1467
5		2.6243			1467
6		2.6243			1467
7		2.6243			1467
8		2.6243			1467
9		2.6243			1467
10		2.6243			1467
11		0.8557			557
12		0.6035			427
13		0.9016			581
14		0.8531			556
15		0.6983			476
16		0.9016			581
17		1.2179			743
18		1.1770			722
19		1.2932			782
20		1.4167			846
<u>A-1**</u>					
Territory:					
1					1303
2					1303
3					1303
4					1303
5					1303
6					1303
7					1303
8					1303
9					1303
10					1303
11					495
12					379
13					516
14					494
15					423
16					516
17					660
18					641
19					694
20					751
<u>B. Basic**</u>					
Territory:					
1					164
2					164
3					164
4					164
5					164
6					164
7					164
8					164
9					164
10					164
11					62
12					48
13					65
14					62
15					53
16					65
17					83
18					81
19					88
20					95

\* (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: 88.8% of Combined rates.  
B: 11.2% of Combined rates.

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

**Commonwealth Automobile Reinsurers**

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
<u>A-2</u>	141.94		6.28	0.8165	
Territory:					
1		2.6243			464
2		2.6243			464
3		2.6243			464
4		2.6243			464
5		2.6243			464
6		2.6243			464
7		2.6243			464
8		2.6243			464
9		2.6243			464
10		2.6243			464
11		0.8557			156
12		0.6035			113
13		0.9016			164
14		0.8531			156
15		0.6983			129
16		0.9016			164
17		1.2179			219
18		1.1770			212
19		1.2932			233
20		1.4167			254
<u>PDL, Basic</u>	255.1		93.43	0.8473	
Territory:					
1		2.6243			900
2		2.6243			900
3		2.6243			900
4		2.6243			900
5		2.6243			900
6		2.6243			900
7		2.6243			900
8		2.6243			900
9		2.6243			900
10		2.6243			900
11		0.8557			368
12		0.6035			292
13		0.9016			382
14		0.8531			367
15		0.6983			321
16		0.9016			382
17		1.2179			477
18		1.1770			465
19		1.2932			500
20		1.4167			537

\* (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**

<u>Coverage D</u>	
\$ 5,000	25
\$ 10,000	27

	<u>Coverage U</u>	
	<u>U-1</u> <u>Uninsured</u>	<u>U-2</u> <u>Underinsured</u>
20/40	5	0
20/50	6	0
25/50	7	0
35/80	8	4
50/100	9	8
100/300	10	25
250/500	11	92
500/500	15	249

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

	(1)	(2)	(3)
	Average		Loss
	Loss		Pure
	Pure	Territory	Premium
<u>Coverage</u>	Premium	Relativity	by Territory *
	(Form 100)	(100K)	
<u>Collision</u>	209.39		
Territory:			
1		1.9526	409
2		1.9526	409
3		1.9526	409
4		1.9526	409
5		1.9526	409
6		1.9526	409
7		1.9526	409
8		1.9526	409
9		1.9526	409
10		1.9526	409
11		0.8289	174
12		0.8819	185
13		0.9244	194
14		0.9473	198
15		1.0459	219
16		0.9874	207
17		1.1842	248
18		1.0867	228
19		1.0675	224
20		1.0295	216
		0	0
<u>Comprehensive</u>			
Territory:	79.94		
1			
2		1.7164	137
3		1.7164	137
4		1.7164	137
5		1.7164	137
6		1.7164	137
7		1.7164	137
8		1.7164	137
9		1.7164	137
10		1.7164	137
11		1.7164	137
12		0.9104	73
13		1.0146	81
14		0.9898	79
15		0.9873	79
16		0.9672	77
17		1.0004	80
18		1.0335	83
19		0.9727	78
20		1.0291	82
		0.9693	78

**Collision**

**Comprehensive**

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

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

OTC Anti-Theft Off Balance Factor

0.999

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

COLLISION

Cost New	Symbol Code	Age of Vehicle			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.342	0.320	0.301	0.179
4,501 - 6,000	02	0.364	0.340	0.320	0.190
6,001 - 8,000	03	0.439	0.410	0.385	0.230
8,001 - 10,000	04	0.706	0.660	0.620	0.370
10,001 - 15,000	05	1.070	1.000	0.940	0.560
15,001 - 20,000	06	1.798	1.680	1.579	0.941
20,001 - 25,000	07	2.236	2.090	1.965	1.170
25,000 - 40,000	08	2.568	2.400	2.256	1.344
40,001 - 65,000	10	3.371	3.150	2.961	1.764
65,001 - 90,000	11	3.692	3.450	3.243	1.932
90,001 & Over	12	(See Below)			

COMPREHENSIVE

Cost New	Symbol Code	Age of Vehicle			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.380	0.380	0.380	0.270
4,501 - 6,000	02	0.420	0.420	0.420	0.298
6,001 - 8,000	03	0.420	0.420	0.420	0.298
8,001 - 10,000	04	0.660	0.660	0.660	0.469
10,001 - 15,000	05	1.000	1.000	1.000	0.710
15,001 - 20,000	06	1.400	1.400	1.400	0.994
20,001 - 25,000	07	1.530	1.530	1.530	1.086
25,000 - 40,000	08	1.740	1.740	1.740	1.235
40,001 - 65,000	10	2.080	2.080	2.080	1.477
65,001 - 90,000	11	2.290	2.290	2.290	1.626
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:

$$3.817 = 3.692 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

\* 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) ) 362.20

(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	21	38	60	74	86	94
2	17	21	38	60	74	86	94
3	17	21	38	60	74	86	94
4	17	21	38	60	74	86	94
5	17	21	38	60	74	86	94
6	17	21	38	60	74	86	94
7	17	21	38	60	74	86	94
8	17	21	38	60	74	86	94
9	17	21	38	60	74	86	94
10	17	21	38	60	74	86	94
11	7	9	16	25	32	36	40
12	8	10	17	27	34	39	42
13	8	10	18	28	35	40	45
14	8	10	18	29	36	41	46
15	9	11	20	32	40	46	50
16	9	11	19	30	38	43	48
17	10	13	23	36	45	52	57
18	10	12	21	33	41	48	52
19	9	12	21	33	41	47	51
20	9	11	20	32	39	45	50

**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	1.050	1.030
500	1.000	1.000
1000	0.910	0.950
2000	0.760	0.890
3000	0.650	0.850
4000	0.570	0.820
5000	0.510	0.800

COMPANY EXPENSES

<u>Coverage</u>	Company Expense Pure Premium (Form 100)
Collision	138.25
Comprehensive	45.81

VARIABLE EXPENSES

<u>Coverage</u>	Variable Expense Factor* (Form 100)
Collision	0.8270
Comprehensive	0.8270

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

**Commonwealth Automobile Reinsurers**

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

<u>Deductible</u>	<u>Buyback * Percentage</u>	<u>Statewide Average \$500 Deductible Collectible Premiums **</u>	<u>Minimum Buyback Charge ***</u>
\$300	0.030	187.33	4

\* 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 &amp; B**</u>	344.58		83.49	0.8165	1.00	
Territory:						
1		2.9993				1368
2		2.9993				1368
3		2.9993				1368
4		2.9993				1368
5		2.9993				1368
6		2.9993				1368
7		2.9993				1368
8		2.9993				1368
9		2.9993				1368
10		2.9993				1368
11		0.6126				361
12		0.7724				428
13		0.6354				370
14		1.0792				558
15		0.8055				442
16		0.9572				506
17		1.2647				636
18		1.2743				640
19		1.6014				778
20		1.2887				646
<u>A-1**</u>						
Territory:						
1						1189
2						1189
3						1189
4						1189
5						1189
6						1189
7						1189
8						1189
9						1189
10						1189
11						314
12						372
13						322
14						485
15						384
16						440
17						553
18						556
19						676
20						561
<u>B. Basic**</u>						
Territory:						
1						179
2						179
3						179
4						179
5						179
6						179
7						179
8						179
9						179
10						179
11						47
12						56
13						48
14						73
15						58
16						66
17						83
18						84
19						102
20						85

\* (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: 86.9% of Combined rates (Form 110).  
     B: 13.1% of Combined rates (Form 110).  
 \*\*\* (6) = {[ (1) x (2) + (3) ] x (5) / (4)}.

Commonwealth Automobile Reinsurers

2018 CAR  
Schedule 107-8  
Page 2

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-2</u>	28.76		19.97	0.8165		
Territory:						
1		2.9993				130
2		2.9993				130
3		2.9993				130
4		2.9993				130
5		2.9993				130
6		2.9993				130
7		2.9993				130
8		2.9993				130
9		2.9993				130
10		2.9993				130
11		0.6126				46
12		0.7724				52
13		0.6354				47
14		1.0792				62
15		0.8055				53
16		0.9572				58
17		1.2647				69
18		1.2743				69
19		1.6014				81
20		1.2887				70
<u>PDL, Basic</u>	361.56		67.71	0.8473		
Territory:						
1		2.9993				1360
2		2.9993				1360
3		2.9993				1360
4		2.9993				1360
5		2.9993				1360
6		2.9993				1360
7		2.9993				1360
8		2.9993				1360
9		2.9993				1360
10		2.9993				1360
11		0.6126				341
12		0.7724				410
13		0.6354				351
14		1.0792				540
15		0.8055				424
16		0.9572				488
17		1.2647				620
18		1.2743				624
19		1.6014				763
20		1.2887				630

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

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

**Commonwealth Automobile Reinsurers:**

**Garages**

**Liability Coverages for Which Rates do not Vary by Territory**

	<u>Coverage U</u>	
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	5	0
20/50	6	0
25/50	7	0
35/80	8	4
50/100	9	8
100/300	10	25
250/500	11	92
500/500	15	249

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

2018 CAR  
Schedule 107-9

Coverage	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
	A	B	C	D
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
Limited Collision	\$8.00	base	0.619	0.412
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

< Add the \$300 deductible charges to the \$500 base premium.  
 < Apply the \$1000/\$2000 factors to the \$500 deductible base 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 Reinsurer:  
Massachusetts Commercial Automobile  
Increased Limits Rates for Uninsured Motorists (U1)**

2018 CAR Filing  
Increased Limits Factors  
Exhibit 4

**All Vehicle Types Excluding Taxicabs and Motorcycles**

**02/01/18**

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

Increased Limit Rate for 45/45 limit is 9  
 Increased Limit Rate for 75/75 limit is 10  
 Increased Limit Rate for 750/750 limit is 16  
 Increased Limit Rate for 550/550 limit is 15









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

2018 CAR Filing  
Increased Limits Factors  
Exhibit 8

**Commercial Motorcycles**

**02/01/18**

(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
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0
L I M I T	40	35	41	42	44	45													
	45	35	41	42	44	45													
	50	35	41	42	44	45	50												
	60	35	41	42	44	45	50												
	70	35	41	42	44	45	50												
P E R	80	35	41	42	44	45	50												
	100	36	41	42	44	47	50	56											
	150	36	41	42	44	47	50	56	57										
	200	36	41	42	44	47	50	56	57	59									
	250	36	41	42	45	47	50	56	57	59	60								
A C C I D E N T	300	38	41	42	45	47	50	56	57	59	60	63							
	350	38	42	44	45	47	50	56	57	59	60	63							
	400						50	56	57	59	60	63	71						
	500						50	56	57	59	60	65	71	75					
	600						50	56	57	59	60	65	71	80	92				
	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)**

2018 CAR Filing  
 Increased Limits Factors  
 Exhibit 9

**Commercial Motorcycles**

**02/01/18**

(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
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0
L I M I T	40	0	8	17	23	30													
	45	2	8	17	23	30													
	50	2	8	17	23	30	45												
	60	2	9	17	24	32	45												
	70	2	9	17	24	32	45												
P E R	80	2	9	18	24	32	47												
	100	3	11	18	24	33	47	119											
	150	3	11	20	26	35	48	122	254										
	200	3	12	20	27	35	50	123	258	359									
A C C I D E N T	250	3	12	20	27	36	51	123	263	362	440								
	300	5	12	20	29	36	53	125	266	365	443	534							
	350	5	14	21	29	36	53	128	269	368	446	539							
	400						54	129	270	371	447	542	695						
	500						56	134	275	374	452	548	701	819					
	600						56	137	278	377	456	554	705	917	1217				
	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**

02/01/18

<u>Limit</u>	<u>Motorcycle, PPT, GAR *</u>	<u>Light / Medium TTT</u>	<u>Heavy Trucks &amp; Truck Tractors</u>	<u>Extra Heavy Trucks &amp; Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos &amp; Car Service</u>	<u>Bus &amp; Van Pool</u>
\$5,000	1.000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.220	1.300	1.313	1.379	1.220	1.210
\$15,000	1.290	1.379	1.413	1.509	1.290	1.280
\$20,000	1.318	1.410	1.463	1.578	1.318	1.308
\$25,000	1.340	1.434	1.501	1.631	1.340	1.330
\$30,000	1.351	1.443	1.522	1.666	1.351	1.341
\$35,000	1.360	1.452	1.540	1.695	1.360	1.350
\$40,000	1.365	1.458	1.558	1.725	1.365	1.355
\$45,000	1.368	1.461	1.566	1.739	1.368	1.358
\$50,000	1.370	1.464	1.573	1.751	1.370	1.360
\$75,000	1.379	1.474	1.629	1.822	1.379	1.369
\$80,000	1.379	1.474	1.631	1.824	1.379	1.369
\$100,000	1.380	1.475	1.638	1.833	1.380	1.370
\$150,000	1.386	1.482	1.695	1.883	1.386	1.376
\$200,000	1.388	1.485	1.718	1.903	1.388	1.378
\$250,000	1.390	1.487	1.736	1.918	1.390	1.380
\$300,000	1.390	1.487	1.776	1.927	1.390	1.380
\$400,000	1.390	1.487	1.812	1.936	1.390	1.380
\$500,000	1.390	1.487	1.841	1.942	1.390	1.380
\$550,000	1.390	1.487	1.861	1.951	1.390	1.380
\$750,000	1.390	1.487	1.897	1.965	1.390	1.380
\$1,000,000	1.390	1.488	1.928	1.980	1.390	1.380
\$1,500,000	1.470	1.573	2.043	2.095	1.470	1.460
\$2,000,000	1.494	1.599	2.072	2.129	1.494	1.484
\$2,500,000	1.515	1.622	2.101	2.158	1.515	1.504
\$3,000,000	1.526	1.632	2.116	2.173	1.526	1.515
\$4,000,000	1.552	1.662	2.156	2.211	1.552	1.541
\$5,000,000	1.714	1.834	2.377	2.441	1.714	1.702
\$10,000,000	1.853	1.983	2.570	2.640	1.853	1.841

\* 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>
<b>A</b>	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>B</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
<b>C</b>	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
<b>D</b>	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
<b>E</b>	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
<b>F</b>	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
<b>G</b>	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
<b>H</b>	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
<b>I</b>	IPSWICH	13	315
<b>J</b>	JAMAICA PLAIN	03	817
<b>K</b>	KINGSTON	16	036
<b>L</b>	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
<b>M</b>	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
<b>N</b>	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
<b>O</b>	OAK BLUFFS	13	057
	OAKHAM	15	976
	ORANGE	12	412
	ORLEANS	11	058
	OTIS	13	179
	OXFORD	12	950
<b>P</b>	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
<b>Q</b>	QUINCY	19	703
<b>R</b>	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
<b>S</b>	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
<b>T</b>	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
<b>U</b>	UPTON	13	957
	UXBRIDGE	12	921
<b>W</b>	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
<b>Y</b>	YARMOUTH	11	062