Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/ Non-Fleet Differential (100K) Fleet	(4) Non-Fleet	(5) Company Expense Pure Premium (Form 100)	(6) Fleet Variable Expense Factor* (Form 100)	(7) Non-fleet Variable Expense Factor* (Form 100)	(8) 20/40 Increased Limits Factor (Form 100)	(9) (a) Final Base Rates*** Fleet	(9) (b) Non-Fleet
A-1 & B**	371.27	348.18				82.49	0.8327	0.8327	1.00		
Territory:											
1			2.3762	1.0000	1.0000					1159	1093
2			2.3762	1.0000	1.0000					1159	1093
3			2.3762	1.0000	1.0000					1159	1093
4			2.3762	1.0000	1.0000					1159	1093
5			2.3762	1.0000	1.0000					1159	1093
6			2.3762	1.0000	1.0000					1159	1093
7			2.3762	1.0000	1.0000					1159	1093
8			2.3762	1.0000	1.0000					1159	1093
9			2.3762	1.0000	1.0000					1159	1093
10			2.3762	1.0000	1.0000					1159	1093
11			0.6399	1.0000	1.0000					384	367
12			0.7470	1.0000	1.0000					432	411
13			0.7446	1.0000	1.0000					431	410
14			0.7802	1.0000	1.0000					447	425
15			0.8283	1.0000	1.0000					468	445
16			0.8411	1.0000	1.0000					474	451
17			1.0894	1.0000	1.0000					585	555
18			1.2963	1.0000	1.0000					677	641
19			1.6832	1.0000	1.0000					850	803
20			1.9996	1.0000	1.0000					991	935
A-1**											
Territory:											
1										1008	951
2										1008	951
3										1008	951
4										1008	951
5										1008	951
6										1008	951
7										1008	951
8										1008	951
9										1008	951
10										1008	951
11										334	319
12										376	358
13										375	357
14										389	370
15										407	387
16										412	392
17										509	483
18										589	558
19										740	699
20										862	813
B, Basic**											
Territory:											
1										151	142
2										151	142
3										151	142
4										151	142
5										151	142
6										151	142
7										151	142
8										151	142
9										151	142
10										151	142
11										50	48
12										56	53
13										56	53
14										58	55
15										61	58
16										62	59
17										76	72
18										88	83
19										111	104
20										129	122

* (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) = ({[(1) x (3) x (4A) + (5)] x (8)} / (6)).

*** (9B) = {[(2) x (3) x (4B) + (5)] x (8)} / (7)).

Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/ Non-Fleet Differential (100K) Fleet	(4) Non-Fleet	(5) Company Expense Pure Premium (Form 100)	(6) Fleet Variable Expense Factor* (Form 100)	(7) Non-fleet Variable Expense Factor* (Form 100)	(8) 20/40 Increased Limits Factor (Form 100)	(9) Final Base Rates** Fleet	(9) Non-Fleet
A-2	76.84	108.40				24.40	0.8327	0.8327			
Territory:											
1			2.3762	1.0000	1.0000					249	339
2			2.3762	1.0000	1.0000					249	339
3			2.3762	1.0000	1.0000					249	339
4			2.3762	1.0000	1.0000					249	339
5			2.3762	1.0000	1.0000					249	339
6			2.3762	1.0000	1.0000					249	339
7			2.3762	1.0000	1.0000					249	339
8			2.3762	1.0000	1.0000					249	339
9			2.3762	1.0000	1.0000					249	339
10			2.3762	1.0000	1.0000					249	339
11			0.6399	1.0000	1.0000					88	113
12			0.7470	1.0000	1.0000					98	127
13			0.7446	1.0000	1.0000					98	126
14			0.7802	1.0000	1.0000					101	131
15			0.8283	1.0000	1.0000					106	137
16			0.8411	1.0000	1.0000					107	139
17			1.0894	1.0000	1.0000					130	171
18			1.2963	1.0000	1.0000					149	198
19			1.6832	1.0000	1.0000					185	248
20			1.9996	1.0000	1.0000					214	290
PDL, Basic	303.14	305.34				71.36	0.8577	0.8577			
Territory:											
1			2.3762	1.0000	1.0000					923	929
2			2.3762	1.0000	1.0000					923	929
3			2.3762	1.0000	1.0000					923	929
4			2.3762	1.0000	1.0000					923	929
5			2.3762	1.0000	1.0000					923	929
6			2.3762	1.0000	1.0000					923	929
7			2.3762	1.0000	1.0000					923	929
8			2.3762	1.0000	1.0000					923	929
9			2.3762	1.0000	1.0000					923	929
10			2.3762	1.0000	1.0000					923	929
11			0.6399	1.0000	1.0000					309	311
12			0.7470	1.0000	1.0000					347	349
13			0.7446	1.0000	1.0000					346	348
14			0.7802	1.0000	1.0000					359	361
15			0.8283	1.0000	1.0000					376	378
16			0.8411	1.0000	1.0000					380	383
17			1.0894	1.0000	1.0000					468	471
18			1.2963	1.0000	1.0000					541	545
19			1.6832	1.0000	1.0000					678	682
20			1.9996	1.0000	1.0000					790	795

* (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	$30	(From Form 110)
10,000	32	
15,000	34	
20,000	35	
25,000	37	

Coverage U

	Fleet		Non-Fleet	
	U-1	U-2	U-1	U-2
	Uninsured	Underinsured	Uninsured	Underinsured
20/40	4	0	4	0
20/50	5	0	5	0
25/50	6	0	6	0
35/80	7	4	7	4
50/100	8	7	8	7
100/300	9	22	9	22
250/500	10	86	10	86
500/500	12	234	12	234

Commonwealth Automobile Reinsurers

Private Passenger Types
Physical Damage Loss Pure Premium by Territory

Coverage	(1) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/ Non-Fleet Differential (100K) Fleet	(4) Non-Fleet	(5) Loss Pure Premium by Territory * Fleet	(5) Non-Fleet
Collision	802.28	840.97					
Territory:							
1			1.9213	1.0000	1.0000	1541	1616
2			1.9213	1.0000	1.0000	1541	1616
3			1.9213	1.0000	1.0000	1541	1616
4			1.9213	1.0000	1.0000	1541	1616
5			1.9213	1.0000	1.0000	1541	1616
6			1.9213	1.0000	1.0000	1541	1616
7			1.9213	1.0000	1.0000	1541	1616
8			1.9213	1.0000	1.0000	1541	1616
9			1.9213	1.0000	1.0000	1541	1616
10			1.9213	1.0000	1.0000	1541	1616
11			0.6170	1.0000	1.0000	495	519
12			0.7711	1.0000	1.0000	619	648
13			0.7567	1.0000	1.0000	607	636
14			0.8216	1.0000	1.0000	659	691
15			0.8511	1.0000	1.0000	683	716
16			0.9439	1.0000	1.0000	757	794
17			1.1113	1.0000	1.0000	892	935
18			1.2806	1.0000	1.0000	1027	1077
19			1.5996	1.0000	1.0000	1283	1345
20			1.7100	1.0000	1.0000	1372	1438
Limited Collision	56.16	58.87					
Territory:							
1			1.9213	1.0000	1.0000	108	113
2			1.9213	1.0000	1.0000	108	113
3			1.9213	1.0000	1.0000	108	113
4			1.9213	1.0000	1.0000	108	113
5			1.9213	1.0000	1.0000	108	113
6			1.9213	1.0000	1.0000	108	113
7			1.9213	1.0000	1.0000	108	113
8			1.9213	1.0000	1.0000	108	113
9			1.9213	1.0000	1.0000	108	113
10			1.9213	1.0000	1.0000	108	113
11			0.6170	1.0000	1.0000	35	36
12			0.7711	1.0000	1.0000	43	45
13			0.7567	1.0000	1.0000	42	45
14			0.8216	1.0000	1.0000	46	48
15			0.8511	1.0000	1.0000	48	50
16			0.9439	1.0000	1.0000	53	56
17			1.1113	1.0000	1.0000	62	65
18			1.2806	1.0000	1.0000	72	75
19			1.5996	1.0000	1.0000	90	94
20			1.7100	1.0000	1.0000	96	101
Comprehensive	168.63	157.22					
Territory:							
1			1.8334	1.0000	1.0000	348	324
2			1.8334	1.0000	1.0000	348	324
3			1.8334	1.0000	1.0000	348	324
4			1.8334	1.0000	1.0000	348	324
5			1.8334	1.0000	1.0000	348	324
6			1.8334	1.0000	1.0000	348	324
7			1.8334	1.0000	1.0000	348	324
8			1.8334	1.0000	1.0000	348	324
9			1.8334	1.0000	1.0000	348	324
10			1.8334	1.0000	1.0000	348	324
11			0.8134	1.0000	1.0000	154	144
12			0.8374	1.0000	1.0000	159	148
13			0.8123	1.0000	1.0000	154	144
14			0.9830	1.0000	1.0000	186	174
15			0.9029	1.0000	1.0000	171	160
16			1.0240	1.0000	1.0000	194	181
17			1.0281	1.0000	1.0000	195	182
18			1.0811	1.0000	1.0000	205	191
19			1.3657	1.0000	1.0000	259	242
20			1.4260	1.0000	1.0000	270	252

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
0.889	0.889

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

COLLISION

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.740	0.740	0.696	0.696	0.681	0.681	0.681	0.681	0.488
4,501 - 6,000	02	0.810	0.810	0.761	0.761	0.745	0.745	0.745	0.745	0.535
6,001 - 8,000	03	0.820	0.820	0.771	0.771	0.754	0.754	0.754	0.754	0.541
8,001 - 10,000	04	0.820	0.820	0.771	0.771	0.754	0.754	0.754	0.754	0.541
10,001 - 15,000	05	1.000	1.000	0.940	0.940	0.920	0.920	0.920	0.920	0.660
15,001 - 20,000	06	1.130	1.130	1.062	1.062	1.040	1.040	1.040	1.040	0.746
20,001 - 25,000	07	1.130	1.130	1.062	1.062	1.040	1.040	1.040	1.040	0.746
25,001 - 40,000	08	1.170	1.170	1.100	1.100	1.076	1.076	1.076	1.076	0.772
40,001 - 65,000	10	1.240	1.240	1.166	1.166	1.141	1.141	1.141	1.141	0.818
65,001 - 90,000	11	1.620	1.620	1.523	1.523	1.490	1.490	1.490	1.490	1.069
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	0.740	0.740	0.696	0.696	0.681	0.681	0.681	0.681	0.488
4,501 - 6,000	02	0.810	0.810	0.761	0.761	0.745	0.745	0.745	0.745	0.535
6,001 - 8,000	03	0.820	0.820	0.771	0.771	0.754	0.754	0.754	0.754	0.541
8,001 - 10,000	04	0.820	0.820	0.771	0.771	0.754	0.754	0.754	0.754	0.541
10,001 - 15,000	05	1.000	1.000	0.940	0.940	0.920	0.920	0.920	0.920	0.660
15,001 - 20,000	06	1.130	1.130	1.062	1.062	1.040	1.040	1.040	1.040	0.746
20,001 - 25,000	07	1.130	1.130	1.062	1.062	1.040	1.040	1.040	1.040	0.746
25,001 - 40,000	08	1.170	1.170	1.100	1.100	1.076	1.076	1.076	1.076	0.772
40,001 - 65,000	10	1.240	1.240	1.166	1.166	1.141	1.141	1.141	1.141	0.818
65,001 - 90,000	11	1.620	1.620	1.523	1.523	1.490	1.490	1.490	1.490	1.069
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	0.907	0.840	0.840	0.832	0.781	0.689	0.689	0.689	0.588
4,501 - 6,000	02	0.918	0.850	0.850	0.842	0.791	0.697	0.697	0.697	0.595
6,001 - 8,000	03	0.918	0.850	0.850	0.842	0.791	0.697	0.697	0.697	0.595
8,001 - 10,000	04	1.069	0.990	0.990	0.980	0.921	0.812	0.812	0.812	0.693
10,001 - 15,000	05	1.080	1.000	1.000	0.990	0.930	0.820	0.820	0.820	0.700
15,001 - 20,000	06	1.253	1.160	1.160	1.148	1.079	0.951	0.951	0.951	0.812
20,001 - 25,000	07	1.307	1.210	1.210	1.198	1.125	0.992	0.992	0.992	0.847
25,001 - 40,000	08	1.393	1.290	1.290	1.277	1.200	1.058	1.058	1.058	0.903
40,001 - 65,000	10	1.728	1.600	1.600	1.584	1.488	1.312	1.312	1.312	1.120
65,001 - 90,000	11	3.024	2.800	2.800	2.772	2.604	2.296	2.296	2.296	1.960
90,001 and Over	12					(see below)				

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

	Collision	OTC
Factor	0.010	0.020

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

1.670 = 1.620 + (95,000-90,000)/1,000 x 0.01

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

Commonwealth Automobile Reinsurers

Private Passenger Types
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES (Section 102)

	Coverage	
Deductible	Collision	Comprehensive
300	1.040	1.030
500	1.000	1.000
1000	0.910	0.940
2000	0.770	0.860
3000	0.650	0.800
4000	0.570	0.750
5000	0.510	0.720

COMPANY EXPENSES

Coverage	Company Expense Pure Premium (Form 100)
Collision	189.90
Limited Collision	13.29
Comprehensive	40.42

VARIABLE EXPENSES

Coverage	Fleet Variable Expense Factor* (Form 100)	Non-Fleet Variable Expense Factor* (Form 100)
Collision	0.8360	0.8360
Limited Collision	0.8360	0.8360
Comprehensive	0.8360	0.8360

* 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)}] 856.75

(1B) Non-Fleet: Average $500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 1028.24

(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	19	28	51	83	106	123	136
Non-Fleet	23	33	61	100	127	148	164

Commonwealth Automobile Reinsurers

Private Passenger Types
Collision - $300 Deductible Buyback Charge

(1A) Fleet: Average $500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 856.75

(1B) Non-Fleet: Average $500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 1028.24

(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	93	111
2	93	111
3	93	111
4	93	111
5	93	111
6	93	111
7	93	111
8	93	111
9	93	111
10	93	111
11	30	36
12	37	45
13	36	44
14	40	47
15	41	49
16	45	55
17	54	64
18	62	74
19	77	92
20	82	99

Commonwealth Automobile Reinsurers

Private Passenger Types
Limited Collision - $300 Deductible Buyback Charge

(1A) Fleet: Average $500 deductible Limited Collision pure premium, [7% of Collision Rate] 59.97

(1B) Non-Fleet: Average $500 deductible Limited Collision pure premium, [7% of Collision Rate] 71.98

(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	6	8
2	6	8
3	6	8
4	6	8
5	6	8
6	6	8
7	6	8
8	6	8
9	6	8
10	6	8
11	2	2
12	3	3
13	3	3
14	3	3
15	3	3
16	3	4
17	4	4
18	4	5
19	5	6
20	6	7

Commonwealth Automobile Reinsurers

Private Passenger Types
Comprehensive - $300 Deductible Buyback Charge

(1A) Fleet: Average $500 deductible Comprehensive pure premium,
[Form 100, {(5) x (6) x (6A)}] 202.30

(1B) Non-Fleet: Average $500 deductible Comprehensive pure premium,
[Form 100, {(5) x (6) x (6A)}] 204.43

(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	18	18
2	18	18
3	18	18
4	18	18
5	18	18
6	18	18
7	18	18
8	18	18
9	18	18
10	18	18
11	8	8
12	8	8
13	8	8
14	10	10
15	9	9
16	10	10
17	10	10
18	10	11
19	13	13
20	14	14