Commonwealth Automobile Reinsurers

Van Pools
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates***
A-1 & B**	648.26		89.79	0.8327	
Territory:					
1		2.3619			1947
2		2.3619			1947
3		2.3619			1947
4		2.3619			1947
5		2.3619			1947
6		2.3619			1947
7		2.3619			1947
8		2.3619			1947
9		2.3619			1947
10		2.3619			1947
11		0.8969			806
12		0.5586			543
13		0.9609			856
14		0.8877			799
15		0.7237			671
16		0.9579			854
17		1.3014			1121
18		1.1291			987
19		1.2249			1061
20		1.3035			1123
A-1**					
Territory:					
1					1733
2					1733
3					1733
4					1733
5					1733
6					1733
7					1733
8					1733
9					1733
10					1733
11					717
12					483
13					762
14					711
15					597
16					760
17					998
18					878
19					944
20					999
B, Basic**					
Territory:					
1					214
2					214
3					214
4					214
5					214
6					214
7					214
8					214
9					214
10					214
11					89
12					60
13					94
14					88
15					74
16					94
17					123
18					109
19					117
20					124

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

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

A-1: 89.0% of Combined rates.
B: 11.0% of Combined rates.

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

Commonwealth Automobile Reinsurers

Van Pools
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
A-2	147.04		5.81	0.8327	
Territory:					
1		2.3619			424
2		2.3619			424
3		2.3619			424
4		2.3619			424
5		2.3619			424
6		2.3619			424
7		2.3619			424
8		2.3619			424
9		2.3619			424
10		2.3619			424
11		0.8969			165
12		0.5586			106
13		0.9609			177
14		0.8877			164
15		0.7237			135
16		0.9579			176
17		1.3014			237
18		1.1291			206
19		1.2249			223
20		1.3035			237
PDL, Basic	330.38		97.06	0.8577	
Territory:					
1		2.3619			1023
2		2.3619			1023
3		2.3619			1023
4		2.3619			1023
5		2.3619			1023
6		2.3619			1023
7		2.3619			1023
8		2.3619			1023
9		2.3619			1023
10		2.3619			1023
11		0.8969			459
12		0.5586			328
13		0.9609			483
14		0.8877			455
15		0.7237			392
16		0.9579			482
17		1.3014			614
18		1.1291			548
19		1.2249			585
20		1.3035			615

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

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

Commonwealth Automobile Reinsurers

Van Pools
Liability Coverages for Which Rates Do Not Vary by Territory

Coverage D	
$ 5,000	30
$ 10,000	32

Coverage U

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

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Loss Pure Premium by Territory *
Collision	229.89		
Territory:			
1		1.7573	404
2		1.7573	404
3		1.7573	404
4		1.7573	404
5		1.7573	404
6		1.7573	404
7		1.7573	404
8		1.7573	404
9		1.7573	404
10		1.7573	404
11		0.8762	201
12		0.8642	199
13		0.9548	219
14		1.0245	236
15		1.0508	242
16		0.9878	227
17		1.1492	264
18		1.0228	235
19		1.0177	234
20		1.0079	232
Comprehensive	72.80		
Territory:			
1		1.5448	113
2		1.5448	113
3		1.5448	113
4		1.5448	113
5		1.5448	113
6		1.5448	113
7		1.5448	113
8		1.5448	113
9		1.5448	113
10		1.5448	113
11		0.8854	65
12		1.0159	74
13		1.0005	73
14		1.086	79
15		0.9963	73
16		0.997	73
17		1.0275	75
18		1.07	78
19		0.9262	67
20		0.9392	68

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

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

OTC Anti-Theft Off Balance Factor
0.999

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

COLLISION

Cost New	Symbol Code	Age of Vehicle 1	2,3	4,5	6-9
$ 0,000 - 4,500	01	0.313	0.290	0.273	0.165
4,501 - 6,000	02	0.335	0.310	0.291	0.177
6,001 - 8,000	03	0.410	0.380	0.357	0.217
8,001 - 10,000	04	0.670	0.620	0.583	0.353
10,001 - 15,000	05	1.080	1.000	0.940	0.570
15,001 - 20,000	06	1.922	1.780	1.673	1.015
20,001 - 25,000	07	2.473	2.290	2.153	1.305
25,000 - 40,000	08	2.851	2.640	2.482	1.505
40,001 - 65,000	10	3.748	3.470	3.262	1.978
65,001 - 90,000	11	4.104	3.800	3.572	2.166
90,001 & Over	12		(See Below)		

COMPREHENSIVE

Cost New	Symbol Code	Age of Vehicle 1	2,3	4,5	6-9
$ 0,000 - 4,500	01	0.340	0.340	0.340	0.248
4,501 - 6,000	02	0.420	0.420	0.420	0.307
6,001 - 8,000	03	0.420	0.420	0.420	0.307
8,001 - 10,000	04	0.670	0.670	0.670	0.489
10,001 - 15,000	05	1.000	1.000	1.000	0.730
15,001 - 20,000	06	1.540	1.540	1.540	1.124
20,001 - 25,000	07	1.680	1.680	1.680	1.226
25,000 - 40,000	08	1.910	1.910	1.910	1.394
40,001 - 65,000	10	2.290	2.290	2.290	1.672
65,001 - 90,000	11	2.520	2.520	2.520	1.840
90,001 & Over	12		(See Below)		

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

	Collision	OTC
Factor	0.025	0.007

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

4.229 = 4.104 + ($95,000-$90,000)/1000 x 0.025

* Relative to Symbol 5 and Age 2,3 (Use TTT relativities)

Commonwealth Automobile Reinsurers
Van Pools
Collision Waiver of Deductible Charges

(1) Average $500 deductible Collision pure premium,
(Form 100, (5) x (6) x (6A)) 472.71

(2) Waiver Charges = { [(1) x (Terr. Relativity)] / Variable Expense Ratio } x
{ $X Selected Waiver of Deductible Relativity to $500 Deductible Losses* }
where $X is $300, $500, $1000, $2000, $3000, $4000, or $5000.

* Section 102, Exhibit 1, Page 1, Line 11.

WAIVER CHARGES

	Deductibles:						
Territory	$300	$500	$1000	$2000	$3000	$4000	$5000
1	18	25	43	70	88	101	112
2	18	25	43	70	88	101	112
3	18	25	43	70	88	101	112
4	18	25	43	70	88	101	112
5	18	25	43	70	88	101	112
6	18	25	43	70	88	101	112
7	18	25	43	70	88	101	112
8	18	25	43	70	88	101	112
9	18	25	43	70	88	101	112
10	18	25	43	70	88	101	112
11	9	12	21	35	44	51	56
12	9	12	21	34	43	50	55
13	10	13	23	38	48	55	61
14	10	14	25	41	52	59	65
15	11	15	26	42	53	61	67
16	10	14	24	39	50	57	63
17	12	16	28	45	58	66	73
18	10	14	25	40	51	59	65
19	10	14	25	40	51	59	65
20	10	14	25	40	51	58	64

Commonwealth Automobile Reinsurers

Van Pools
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES (Section 102)
(Same as Trucks)

	Coverage	
Deductible	Collision	Comprehensive
300	1.040	1.030
500	1.000	1.000
1000	0.920	0.950
2000	0.790	0.890
3000	0.690	0.850
4000	0.610	0.820
5000	0.550	0.800

COMPANY EXPENSES

Coverage	Company Expense Pure Premium (Form 100)
Collision	153.27
Comprehensive	43.75

VARIABLE EXPENSES

Coverage	Variable Expense Factor* (Form 100)
Collision	0.8360
Comprehensive	0.8360

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

Commonwealth Automobile Reinsurers

Van Pools
Other than Collision
Minimum Charge For Deductible

Deductible	Buyback * Percentage	Statewide Average $500 Deductible Collectible Premiums **	Minimum Buyback Charge ***
$300	0.030	190.68	4

* Equal to ($300 deductible relativity - 1)

** Form 100 Line (18)

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