

**CAR Commercial Rate – Effective March 1, 2019**  
**Implementation Procedures and Summary of Changes**

Below is a description of procedures used to develop rates effective March 1, 2019, 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                  | 8.28%                             |
| Limousine             | 3.48%                             |
| Car Service           | 2.66%                             |
| All Other             | 8.75%                             |

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

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

Section II: Common Coverages and Rating Procedures Single Limit Example, Page 8 of 14.

Section III: Trucks, Tractors, and Trailers Premium Calculation Example, Page 16 of 16.

**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.

Specific changes to the experience rating plan include the following:

Liability

- a. Updates to Premium De-Trend Factors
- b. Loss Development Factors for immature years have been updated.
- c. The Experience Rating Adjustment Factor (ERAF) has been eliminated, the Experience Rating Modification Factor Calculation has been updated to remove the ERAF.
- d. Updates to Table C – Credibility, Adjusted Expected Loss Ratio, and Maximum Single Loss
- e. Examples have been updated.

### Physical Damage

- a. Updates to Premium De-Trend Factors
- b. Loss Development Factors for immature years have been updated.
- c. The Experience Rating Adjustment Factor (ERAF) has been changed from .8 to .6.
- d. Updates to Table C – Credibility, Adjusted Expected Loss Ratio, and Maximum Single Loss for Zone Rated and All Other
- e. Examples have been updated

## **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 Bodily Injury and Property Damage Liability ILF's have been updated. Uninsured/Underinsured Motorists ILF's have been updated to reflect changes in the base rates.

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 remain unchanged from the 2-01-18 rates.

Primary rating factors for liability zone-rated TTTs have been updated in this filing.

Note the primary classification liability rating factors for zone rated buses for the following fleet and non-fleet classes have also been updated:

| <u>Vehicle<br/>Classification</u> | <u>Class<br/>Code</u> | <u>Selected Filing<br/>Liability<br/>Rating Factor</u> | <u>Current<br/>Liability<br/>Rating Factor</u> |
|-----------------------------------|-----------------------|--------------------------------------------------------|------------------------------------------------|
| Airport                           | 5209/5279             | 1.10                                                   | 1.00                                           |
| Inter-City                        | 5309/5379             | 1.30                                                   | 1.00                                           |
| Charter                           | 5409/5479             | 1.30                                                   | 1.00                                           |
| Sightseeing                       | 5509/5579             | 1.30                                                   | 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 remain the same as the 02-01-18 rates.
- Primary rating factors for zone-rated TTTs have been updated in this filing.

**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 1.084 to the rates effective February 1, 2018. 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. Special Types premium are developed by applying a factor of 1.070 to the rates effective February 1, 2018.

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 March 1, 2019**

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

| Coverage   | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Fleet/<br>Non-Fleet<br>Differential<br>(100K) |           | (4)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (5)<br>Variable<br>Expense<br>Factor* | (7)<br>Final<br>Base<br>Rates*** |           |
|------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------|-----------|------------------------------------------------------------|---------------------------------------|----------------------------------|-----------|
|            |                                                         |                                          | Fleet                                                | Non-Fleet |                                                            |                                       | Fleet                            | Non-Fleet |
| A-1 & B**  | 327.52                                                  |                                          |                                                      |           | 89.79                                                      | 0.8327                                |                                  |           |
| Territory: |                                                         |                                          |                                                      |           |                                                            |                                       |                                  |           |
| 1          |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1035                             | 1041      |
| 2          |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1035                             | 1041      |
| 3          |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1035                             | 1041      |
| 4          |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1035                             | 1041      |
| 5          |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1035                             | 1041      |
| 6          |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1035                             | 1041      |
| 7          |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1035                             | 1041      |
| 8          |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1035                             | 1041      |
| 9          |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1035                             | 1041      |
| 10         |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1035                             | 1041      |
| 11         |                                                         | 0.6351                                   | 0.9737                                               | 1.0276    |                                                            |                                       | 351                              | 365       |
| 12         |                                                         | 0.8045                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 424                              | 424       |
| 13         |                                                         | 0.7904                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 419                              | 419       |
| 14         |                                                         | 0.9369                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 476                              | 476       |
| 15         |                                                         | 0.9185                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 469                              | 469       |
| 16         |                                                         | 1.0444                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 519                              | 519       |
| 17         |                                                         | 1.2058                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 582                              | 582       |
| 18         |                                                         | 1.3197                                   | 0.9798                                               | 1.0241    |                                                            |                                       | 616                              | 639       |
| 19         |                                                         | 1.5106                                   | 0.9527                                               | 1.0501    |                                                            |                                       | 674                              | 732       |
| 20         |                                                         | 1.7020                                   | 0.9586                                               | 1.0493    |                                                            |                                       | 750                              | 810       |
| A-1**      |                                                         |                                          |                                                      |           |                                                            |                                       |                                  |           |
| Territory: |                                                         |                                          |                                                      |           |                                                            |                                       |                                  |           |
| 1          |                                                         |                                          |                                                      |           |                                                            |                                       | 921                              | 926       |
| 2          |                                                         |                                          |                                                      |           |                                                            |                                       | 921                              | 926       |
| 3          |                                                         |                                          |                                                      |           |                                                            |                                       | 921                              | 926       |
| 4          |                                                         |                                          |                                                      |           |                                                            |                                       | 921                              | 926       |
| 5          |                                                         |                                          |                                                      |           |                                                            |                                       | 921                              | 926       |
| 6          |                                                         |                                          |                                                      |           |                                                            |                                       | 921                              | 926       |
| 7          |                                                         |                                          |                                                      |           |                                                            |                                       | 921                              | 926       |
| 8          |                                                         |                                          |                                                      |           |                                                            |                                       | 921                              | 926       |
| 9          |                                                         |                                          |                                                      |           |                                                            |                                       | 921                              | 926       |
| 10         |                                                         |                                          |                                                      |           |                                                            |                                       | 921                              | 926       |
| 11         |                                                         |                                          |                                                      |           |                                                            |                                       | 312                              | 325       |
| 12         |                                                         |                                          |                                                      |           |                                                            |                                       | 377                              | 377       |
| 13         |                                                         |                                          |                                                      |           |                                                            |                                       | 373                              | 373       |
| 14         |                                                         |                                          |                                                      |           |                                                            |                                       | 424                              | 424       |
| 15         |                                                         |                                          |                                                      |           |                                                            |                                       | 417                              | 417       |
| 16         |                                                         |                                          |                                                      |           |                                                            |                                       | 462                              | 462       |
| 17         |                                                         |                                          |                                                      |           |                                                            |                                       | 518                              | 518       |
| 18         |                                                         |                                          |                                                      |           |                                                            |                                       | 548                              | 569       |
| 19         |                                                         |                                          |                                                      |           |                                                            |                                       | 600                              | 651       |
| 20         |                                                         |                                          |                                                      |           |                                                            |                                       | 668                              | 721       |
| B. Basic** |                                                         |                                          |                                                      |           |                                                            |                                       |                                  |           |
| Territory: |                                                         |                                          |                                                      |           |                                                            |                                       |                                  |           |
| 1          |                                                         |                                          |                                                      |           |                                                            |                                       | 114                              | 115       |
| 2          |                                                         |                                          |                                                      |           |                                                            |                                       | 114                              | 115       |
| 3          |                                                         |                                          |                                                      |           |                                                            |                                       | 114                              | 115       |
| 4          |                                                         |                                          |                                                      |           |                                                            |                                       | 114                              | 115       |
| 5          |                                                         |                                          |                                                      |           |                                                            |                                       | 114                              | 115       |
| 6          |                                                         |                                          |                                                      |           |                                                            |                                       | 114                              | 115       |
| 7          |                                                         |                                          |                                                      |           |                                                            |                                       | 114                              | 115       |
| 8          |                                                         |                                          |                                                      |           |                                                            |                                       | 114                              | 115       |
| 9          |                                                         |                                          |                                                      |           |                                                            |                                       | 114                              | 115       |
| 10         |                                                         |                                          |                                                      |           |                                                            |                                       | 114                              | 115       |
| 11         |                                                         |                                          |                                                      |           |                                                            |                                       | 39                               | 40        |
| 12         |                                                         |                                          |                                                      |           |                                                            |                                       | 47                               | 47        |
| 13         |                                                         |                                          |                                                      |           |                                                            |                                       | 46                               | 46        |
| 14         |                                                         |                                          |                                                      |           |                                                            |                                       | 52                               | 52        |
| 15         |                                                         |                                          |                                                      |           |                                                            |                                       | 52                               | 52        |
| 16         |                                                         |                                          |                                                      |           |                                                            |                                       | 57                               | 57        |
| 17         |                                                         |                                          |                                                      |           |                                                            |                                       | 64                               | 64        |
| 18         |                                                         |                                          |                                                      |           |                                                            |                                       | 68                               | 70        |
| 19         |                                                         |                                          |                                                      |           |                                                            |                                       | 74                               | 81        |
| 20         |                                                         |                                          |                                                      |           |                                                            |                                       | 82                               | 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: 89.0% of Combined rates.  
B: 11.0% of Combined rates.

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

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

| Coverage          | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Fleet/<br>Non-Fleet<br>Differential<br>(100K) |           | (4)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (5)<br>Variable<br>Expense<br>Factor* | (6)<br>Final<br>Base<br>Rates** |           |
|-------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------|-----------|------------------------------------------------------------|---------------------------------------|---------------------------------|-----------|
|                   |                                                         |                                          | Fleet                                                | Non-Fleet |                                                            |                                       | Fleet                           | Non-Fleet |
| <u>A-2</u>        | 20.45                                                   |                                          |                                                      |           | 5.81                                                       | 0.8327                                |                                 |           |
| Territory:        |                                                         |                                          |                                                      |           |                                                            |                                       |                                 |           |
| 1                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 65                              | 65        |
| 2                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 65                              | 65        |
| 3                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 65                              | 65        |
| 4                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 65                              | 65        |
| 5                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 65                              | 65        |
| 6                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 65                              | 65        |
| 7                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 65                              | 65        |
| 8                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 65                              | 65        |
| 9                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 65                              | 65        |
| 10                |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 65                              | 65        |
| 11                |                                                         | 0.6351                                   | 0.9737                                               | 1.0276    |                                                            |                                       | 22                              | 23        |
| 12                |                                                         | 0.8045                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 27                              | 27        |
| 13                |                                                         | 0.7904                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 26                              | 26        |
| 14                |                                                         | 0.9369                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 30                              | 30        |
| 15                |                                                         | 0.9185                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 30                              | 30        |
| 16                |                                                         | 1.0444                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 33                              | 33        |
| 17                |                                                         | 1.2058                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 37                              | 37        |
| 18                |                                                         | 1.3197                                   | 0.9798                                               | 1.0241    |                                                            |                                       | 39                              | 40        |
| 19                |                                                         | 1.5106                                   | 0.9527                                               | 1.0501    |                                                            |                                       | 42                              | 46        |
| 20                |                                                         | 1.7020                                   | 0.9586                                               | 1.0493    |                                                            |                                       | 47                              | 51        |
|                   |                                                         |                                          |                                                      |           |                                                            |                                       |                                 |           |
| <u>PDL, Basic</u> | 369.68                                                  |                                          |                                                      |           | 97.06                                                      | 0.8577                                |                                 |           |
| Territory:        |                                                         |                                          |                                                      |           |                                                            |                                       |                                 |           |
| 1                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1129                            | 1136      |
| 2                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1129                            | 1136      |
| 3                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1129                            | 1136      |
| 4                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1129                            | 1136      |
| 5                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1129                            | 1136      |
| 6                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1129                            | 1136      |
| 7                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1129                            | 1136      |
| 8                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1129                            | 1136      |
| 9                 |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1129                            | 1136      |
| 10                |                                                         | 2.3619                                   | 0.9979                                               | 1.0047    |                                                            |                                       | 1129                            | 1136      |
| 11                |                                                         | 0.6351                                   | 0.9737                                               | 1.0276    |                                                            |                                       | 380                             | 394       |
| 12                |                                                         | 0.8045                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 460                             | 460       |
| 13                |                                                         | 0.7904                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 454                             | 454       |
| 14                |                                                         | 0.9369                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 517                             | 517       |
| 15                |                                                         | 0.9185                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 509                             | 509       |
| 16                |                                                         | 1.0444                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 563                             | 563       |
| 17                |                                                         | 1.2058                                   | 1.0000                                               | 1.0000    |                                                            |                                       | 633                             | 633       |
| 18                |                                                         | 1.3197                                   | 0.9798                                               | 1.0241    |                                                            |                                       | 670                             | 696       |
| 19                |                                                         | 1.5106                                   | 0.9527                                               | 1.0501    |                                                            |                                       | 733                             | 797       |
| 20                |                                                         | 1.7020                                   | 0.9586                                               | 1.0493    |                                                            |                                       | 816                             | 883       |

\* (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 | \$30 |
| 10,000   | 32   |

Coverage U

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

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| Coverage      | (1)                                   | (2)       | (3)                    |           | (4)                            |           |
|---------------|---------------------------------------|-----------|------------------------|-----------|--------------------------------|-----------|
|               | Average                               | Territory | Fleet/<br>Non-Fleet    |           | Loss                           |           |
|               | Loss<br>Pure<br>Premium<br>(Form 100) |           | Differential<br>(100K) |           | Pure Premium<br>by Territory * |           |
|               |                                       | (100K)    | Fleet                  | Non-Fleet | Fleet                          | Non-Fleet |
| Collision     | 328.62                                |           |                        |           |                                |           |
| Territory:    |                                       |           |                        |           |                                |           |
| 1             |                                       | 2.1478    | 0.9600                 | 1.0560    | 678                            | 745       |
| 2             |                                       | 2.1478    | 0.9600                 | 1.0560    | 678                            | 745       |
| 3             |                                       | 2.1478    | 0.9600                 | 1.0560    | 678                            | 745       |
| 4             |                                       | 2.1478    | 0.9600                 | 1.0560    | 678                            | 745       |
| 5             |                                       | 2.1478    | 0.9600                 | 1.0560    | 678                            | 745       |
| 6             |                                       | 2.1478    | 0.9600                 | 1.0560    | 678                            | 745       |
| 7             |                                       | 2.1478    | 0.9600                 | 1.0560    | 678                            | 745       |
| 8             |                                       | 2.1478    | 0.9600                 | 1.0560    | 678                            | 745       |
| 9             |                                       | 2.1478    | 0.9600                 | 1.0560    | 678                            | 745       |
| 10            |                                       | 2.1478    | 0.9600                 | 1.0560    | 678                            | 745       |
| 11            |                                       | 0.7841    | 1.0000                 | 1.0000    | 258                            | 258       |
| 12            |                                       | 0.8778    | 1.0000                 | 1.0000    | 288                            | 288       |
| 13            |                                       | 0.9073    | 0.9932                 | 1.0046    | 296                            | 300       |
| 14            |                                       | 1.0081    | 0.9679                 | 1.0211    | 321                            | 338       |
| 15            |                                       | 0.9869    | 0.9633                 | 1.0234    | 312                            | 332       |
| 16            |                                       | 1.0905    | 0.9698                 | 1.0221    | 348                            | 366       |
| 17            |                                       | 1.0958    | 0.9421                 | 1.0419    | 339                            | 375       |
| 18            |                                       | 1.1563    | 0.8760                 | 1.0935    | 333                            | 416       |
| 19            |                                       | 1.2475    | 1.0000                 | 1.0000    | 410                            | 410       |
| 20            |                                       | 1.3315    | 0.8417                 | 1.0974    | 368                            | 480       |
| Comprehensive | 99.03                                 |           |                        |           |                                |           |
| Territory:    |                                       |           |                        |           |                                |           |
| 1             |                                       | 1.5753    | 1.0000                 | 1.0000    | 159                            | 159       |
| 2             |                                       | 1.5753    | 1.0000                 | 1.0000    | 159                            | 159       |
| 3             |                                       | 1.5753    | 1.0000                 | 1.0000    | 159                            | 159       |
| 4             |                                       | 1.5753    | 1.0000                 | 1.0000    | 159                            | 159       |
| 5             |                                       | 1.5753    | 1.0000                 | 1.0000    | 159                            | 159       |
| 6             |                                       | 1.5753    | 1.0000                 | 1.0000    | 159                            | 159       |
| 7             |                                       | 1.5753    | 1.0000                 | 1.0000    | 159                            | 159       |
| 8             |                                       | 1.5753    | 1.0000                 | 1.0000    | 159                            | 159       |
| 9             |                                       | 1.5753    | 1.0000                 | 1.0000    | 159                            | 159       |
| 10            |                                       | 1.5753    | 1.0000                 | 1.0000    | 159                            | 159       |
| 11            |                                       | 0.7459    | 0.9748                 | 1.0097    | 74                             | 76        |
| 12            |                                       | 0.9465    | 0.9701                 | 1.0115    | 93                             | 97        |
| 13            |                                       | 0.9880    | 1.0000                 | 1.0000    | 100                            | 100       |
| 14            |                                       | 1.0396    | 1.0000                 | 1.0000    | 105                            | 105       |
| 15            |                                       | 0.9831    | 1.0000                 | 1.0000    | 99                             | 99        |
| 16            |                                       | 1.0812    | 0.9960                 | 1.0016    | 109                            | 110       |
| 17            |                                       | 1.0395    | 0.9740                 | 1.0107    | 102                            | 106       |
| 18            |                                       | 1.1601    | 0.9938                 | 1.0026    | 117                            | 118       |
| 19            |                                       | 1.1168    | 0.9852                 | 1.0061    | 111                            | 114       |
| 20            |                                       | 1.1138    | 0.9939                 | 1.0023    | 112                            | 113       |

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  
0.979

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

|                                                                                    |          |
|------------------------------------------------------------------------------------|----------|
| (1) Statewide Average \$500 Collision Base Rate Pure Premium.                      | \$328.62 |
| (2) Company Expense Pure Premium for \$500 Collision.                              | \$153.27 |
| (3) Variable Expense Factor                                                        | 0.8360   |
| (4) Statewide Average \$500 Collision Base Rate<br>$\{[(1) + (2)] / (3)\}$         | \$576.42 |
| (5) Statewide Average \$500 Limited Collision Base Rate Pure Premium.              | \$32.86  |
| (6) Company Expense Pure Premium for \$500 Limited Collision.                      | \$15.33  |
| (7) Variable Expense Factor                                                        | 0.836    |
| (8) Statewide Average \$500 Limited Collision Base Rate<br>$\{[(5) + (6)] / (7)\}$ | \$57.64  |
| (9) $[(8) / (4)]$                                                                  | 10.0%    |

**Commonwealth Automobile Reinsurers  
Trucks, Tractors, & Trailers  
Rate Relativities by Age and Cost New\***

COLLISION

| Cost New         | Symbol<br>Code | Age of Vehicle |            |            |            |
|------------------|----------------|----------------|------------|------------|------------|
|                  |                | <u>1</u>       | <u>2,3</u> | <u>4,5</u> | <u>6-9</u> |
| \$ 0,000 - 4,500 | 01             | 0.313          | 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<br>Code | Age of Vehicle |            |            |            |
|------------------|----------------|----------------|------------|------------|------------|
|                  |                | <u>1</u>       | <u>2,3</u> | <u>4,5</u> | <u>6-9</u> |
| \$ 0,000 - 4,500 | 01             | 0.340          | 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:

|        | <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:

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

\* 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               | 1.040            | 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

| <u>Coverage</u>   | <u>Company<br/>Expense<br/>Pure<br/>Premium<br/>(Form 100)</u> |
|-------------------|----------------------------------------------------------------|
| Collision         | 153.27                                                         |
| Limited Collision | 15.33                                                          |
| Comprehensive     | 43.75                                                          |

VARIABLE EXPENSES

| <u>Coverage</u>   | <u>Variable<br/>Expense<br/>Factor*<br/>(Form 100)</u> |
|-------------------|--------------------------------------------------------|
| Collision         | 0.8360                                                 |
| Limited Collision | 0.8360                                                 |
| Comprehensive     | 0.8360                                                 |

\* 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) )

618.03

(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         | 27           | 38    | 66     | 107    | 136    | 155    | 172    |
| 2         | 27           | 38    | 66     | 107    | 136    | 155    | 172    |
| 3         | 27           | 38    | 66     | 107    | 136    | 155    | 172    |
| 4         | 27           | 38    | 66     | 107    | 136    | 155    | 172    |
| 5         | 27           | 38    | 66     | 107    | 136    | 155    | 172    |
| 6         | 27           | 38    | 66     | 107    | 136    | 155    | 172    |
| 7         | 27           | 38    | 66     | 107    | 136    | 155    | 172    |
| 8         | 27           | 38    | 66     | 107    | 136    | 155    | 172    |
| 9         | 27           | 38    | 66     | 107    | 136    | 155    | 172    |
| 10        | 27           | 38    | 66     | 107    | 136    | 155    | 172    |
| 11        | 10           | 14    | 25     | 41     | 52     | 59     | 66     |
| 12        | 12           | 16    | 28     | 45     | 58     | 66     | 73     |
| 13        | 12           | 17    | 29     | 47     | 59     | 68     | 75     |
| 14        | 13           | 18    | 31     | 50     | 64     | 74     | 82     |
| 15        | 13           | 18    | 30     | 49     | 63     | 72     | 79     |
| 16        | 14           | 20    | 34     | 55     | 70     | 80     | 88     |
| 17        | 14           | 19    | 33     | 53     | 68     | 78     | 86     |
| 18        | 13           | 19    | 32     | 52     | 67     | 76     | 85     |
| 19        | 17           | 23    | 40     | 65     | 82     | 94     | 104    |
| 20        | 15           | 21    | 36     | 58     | 74     | 85     | 94     |

**WAIVER CHARGES FOR NON-FLEET**

| Territory | Deductibles: |       |        |        |        |        |        |
|-----------|--------------|-------|--------|--------|--------|--------|--------|
|           | \$300        | \$500 | \$1000 | \$2000 | \$3000 | \$4000 | \$5000 |
| 1         | 30           | 42    | 72     | 117    | 149    | 171    | 189    |
| 2         | 30           | 42    | 72     | 117    | 149    | 171    | 189    |
| 3         | 30           | 42    | 72     | 117    | 149    | 171    | 189    |
| 4         | 30           | 42    | 72     | 117    | 149    | 171    | 189    |
| 5         | 30           | 42    | 72     | 117    | 149    | 171    | 189    |
| 6         | 30           | 42    | 72     | 117    | 149    | 171    | 189    |
| 7         | 30           | 42    | 72     | 117    | 149    | 171    | 189    |
| 8         | 30           | 42    | 72     | 117    | 149    | 171    | 189    |
| 9         | 30           | 42    | 72     | 117    | 149    | 171    | 189    |
| 10        | 30           | 42    | 72     | 117    | 149    | 171    | 189    |
| 11        | 10           | 14    | 25     | 41     | 52     | 59     | 66     |
| 12        | 12           | 16    | 28     | 45     | 58     | 66     | 73     |
| 13        | 12           | 17    | 29     | 47     | 60     | 69     | 76     |
| 14        | 14           | 19    | 33     | 53     | 68     | 78     | 86     |
| 15        | 13           | 19    | 32     | 52     | 66     | 76     | 84     |
| 16        | 15           | 21    | 35     | 58     | 73     | 84     | 93     |
| 17        | 15           | 21    | 36     | 59     | 75     | 86     | 95     |
| 18        | 17           | 23    | 40     | 65     | 83     | 95     | 106    |
| 19        | 17           | 23    | 40     | 65     | 82     | 94     | 104    |
| 20        | 19           | 27    | 46     | 76     | 96     | 110    | 122    |

**Commonwealth Automobile Reinsurers**

**Trucks, Tractors, and Trailers  
Other than Collision  
Minimum Charge For Deductible**

| <u>Deductible</u> | <u>Buyback *</u><br><u>Percentage</u> | <u>Statewide Average</u><br><u>\$500 Deductible</u><br><u>Collectible Premiums **</u> | <u>Minimum</u><br><u>Buyback</u><br><u>Charge ***</u> |
|-------------------|---------------------------------------|---------------------------------------------------------------------------------------|-------------------------------------------------------|
| \$300             | 0.030                                 | 221.04                                                                                | 5                                                     |

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

\*\* Form 100 Line (16)

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

## Commonwealth Automobile Reinsurers

2019 CAR  
Schedule 107-2  
Page 1

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

| Coverage             | (1)<br>Fleet<br>Average<br>Loss<br>Pure Prem<br>(Form 100) | (2)<br>Non-Fleet<br>Average<br>Loss<br>Pure Prem<br>(Form 100) | (3)<br>Territory<br>Relativity<br>(100K) | (4)<br>Fleet/<br>Non-Fleet<br>Differential<br>(100K) |           | (5)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (6)<br>Fleet<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (7)<br>Non-fleet<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (8)<br>20/40<br>Increased<br>Limits<br>Factor<br>(Form 100) | (9)<br>(a) Final<br>Base<br>Rates***<br>(b) |           |
|----------------------|------------------------------------------------------------|----------------------------------------------------------------|------------------------------------------|------------------------------------------------------|-----------|------------------------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------------|-------------------------------------------------------------|---------------------------------------------|-----------|
|                      |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | Fleet                                       | Non-Fleet |
|                      |                                                            |                                                                |                                          | Fleet                                                | Non-Fleet |                                                            |                                                              |                                                                  |                                                             |                                             |           |
| <u>A-1 &amp; B**</u> | 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       |
| <u>A-1**</u>         |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             |                                             |           |
| 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       |
| <u>B. Basic**</u>    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             |                                             |           |
| 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) =  $\{[(1) \times (3) \times (4A) + (5)] \times (8)\} / (6)$ .

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

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**Commonwealth Automobile Reinsurers**

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

| Coverage          | (1)<br>Fleet<br>Average<br>Loss<br>Pure Prem<br>(Form 100) | (2)<br>Non-Fleet<br>Average<br>Loss<br>Pure Prem<br>(Form 100) | (3)<br>Territory<br>Relativity<br>(100K) | (4)<br>Fleet/<br>Non-Fleet<br>Differential<br>(100K) |           | (5)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (6)<br>Fleet<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (7)<br>Non-fleet<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (8)<br>20/40<br>Increased<br>Limits<br>Factor<br>(Form 100) | (9)<br>Final<br>Base<br>Rates** |           |
|-------------------|------------------------------------------------------------|----------------------------------------------------------------|------------------------------------------|------------------------------------------------------|-----------|------------------------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------------|-------------------------------------------------------------|---------------------------------|-----------|
|                   |                                                            |                                                                |                                          | Fleet                                                | Non-Fleet |                                                            |                                                              |                                                                  |                                                             | Fleet                           | Non-Fleet |
|                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             |                                 |           |
| <u>A-2</u>        | 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       |
|                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             |                                 |           |
| <u>PDL, Basic</u> | 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                 |
|         | <u>Uninsured</u> | <u>Underinsured</u> | <u>Uninsured</u> | <u>Underinsured</u> |
| 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                 |

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**Private Passenger Types**  
**Physical Damage Loss Pure Premium by Territory**

| Coverage                 | (1)        | (2)        | (3)        | (4)          |           | (5)            |           |
|--------------------------|------------|------------|------------|--------------|-----------|----------------|-----------|
|                          | Fleet      | Non-Fleet  | Territory  | Fleet/       | Non-Fleet | Loss           |           |
|                          | Average    | Average    |            | Differential |           | Pure Premium   |           |
|                          | Pure Prem  | Pure Prem  | Relativity | (100K)       |           | by Territory * |           |
|                          | (Form 100) | (Form 100) | (100K)     | Fleet        | Non-Fleet | Fleet          | Non-Fleet |
| <u>Collision</u>         | 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      |
| <u>Limited Collision</u> | 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       |
| <u>Comprehensive</u>     | 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\***

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|                 |             | <u>COLLISION</u> |       |       |       |             |       |       |       |       |
|-----------------|-------------|------------------|-------|-------|-------|-------------|-------|-------|-------|-------|
| 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) |       |       |       |       |

|                 |             | <u>LIMITED COLLISION</u> |       |       |       |             |       |       |       |       |
|-----------------|-------------|--------------------------|-------|-------|-------|-------------|-------|-------|-------|-------|
| 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) |       |       |       |       |

|                 |             | <u>COMPREHENSIVE</u> |       |       |       |             |       |       |       |       |
|-----------------|-------------|----------------------|-------|-------|-------|-------------|-------|-------|-------|-------|
| 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.

|        | <u>Collision</u> | <u>OTC</u> |
|--------|------------------|------------|
| Factor | 0.010            | 0.020      |

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

$$1.670 = 1.620 + (95,000-90,000)/1,000 \times 0.01$$

\* 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               | 1.040            | 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

| <u>Coverage</u>   | Company<br>Expense<br>Pure<br>Premium<br>(Form 100) |
|-------------------|-----------------------------------------------------|
| Collision         | 189.90                                              |
| Limited Collision | 13.29                                               |
| Comprehensive     | 40.42                                               |

VARIABLE EXPENSES

| <u>Coverage</u>   | Fleet<br>Variable<br>Expense<br>Factor*<br>(Form 100) | Non-Fleet<br>Variable<br>Expense<br>Factor*<br>(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,<br>[Form 100, {(5) x (6) x (6A)}]                                                                                                             | 856.75  |
| (1B) | Non-Fleet: Average \$500 deductible Collision pure premium,<br>[Form 100, {(5) x (6) x (6A)}]                                                                                                         | 1028.24 |
| (2)  | Waiver Charges = / Variable Expense Ratio } x<br>{\$X Selected Waiver of Deductible Relativity to \$500 Deductible Losses*}<br>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**

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- (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**

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- (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)  $\$300 \text{ Deductible Buyback Charge} = \{[(1) \times \text{territorial relative}] / \text{variable expense ratio}\} \times$   
 $\{ \$300 \text{ selected deductible relative to } \$500 \text{ deductible losses (without waiver)} -$   
 $\$500 \text{ selected deductible relative to } \$500 \text{ deductible losses* (without waiver)} \}$

\* 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**

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- (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        |

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

| Coverage             | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>Owner<br>Offset | (6)<br>Final<br>Base<br>Rates*** |
|----------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|------------------------|----------------------------------|
| <u>A-1 &amp; B**</u> | 1917.92                                                 |                                          | 473.51                                                     | 0.8374                                              | 1.0267                 |                                  |
| Territory:           |                                                         |                                          |                                                            |                                                     |                        |                                  |
| 1                    |                                                         | 0.9035                                   |                                                            |                                                     |                        | 2705                             |
| 2                    |                                                         | 0.9035                                   |                                                            |                                                     |                        | 2705                             |
| 3                    |                                                         | 0.9035                                   |                                                            |                                                     |                        | 2705                             |
| 4                    |                                                         | 0.9035                                   |                                                            |                                                     |                        | 2705                             |
| 5                    |                                                         | 0.9035                                   |                                                            |                                                     |                        | 2705                             |
| 6                    |                                                         | 0.9035                                   |                                                            |                                                     |                        | 2705                             |
| 7                    |                                                         | 0.9035                                   |                                                            |                                                     |                        | 2705                             |
| 8                    |                                                         | 0.9035                                   |                                                            |                                                     |                        | 2705                             |
| 9                    |                                                         | 0.9035                                   |                                                            |                                                     |                        | 2705                             |
| 10                   |                                                         | 0.9035                                   |                                                            |                                                     |                        | 2705                             |
| 11                   |                                                         | 0.5746                                   |                                                            |                                                     |                        | 1932                             |
| 12                   |                                                         | 0.6014                                   |                                                            |                                                     |                        | 1995                             |
| 13                   |                                                         | 0.7330                                   |                                                            |                                                     |                        | 2304                             |
| 14                   |                                                         | 0.8616                                   |                                                            |                                                     |                        | 2607                             |
| 15                   |                                                         | 0.6404                                   |                                                            |                                                     |                        | 2086                             |
| 16                   |                                                         | 0.9938                                   |                                                            |                                                     |                        | 2917                             |
| 17                   |                                                         | 0.6437                                   |                                                            |                                                     |                        | 2094                             |
| 18                   |                                                         | 1.1257                                   |                                                            |                                                     |                        | 3228                             |
| 19                   |                                                         | 1.1514                                   |                                                            |                                                     |                        | 3288                             |
| 20                   |                                                         | 1.2869                                   |                                                            |                                                     |                        | 3607                             |
|                      |                                                         |                                          |                                                            |                                                     |                        |                                  |
| <u>A-1**</u>         |                                                         |                                          |                                                            |                                                     |                        |                                  |
| Territory:           |                                                         |                                          |                                                            |                                                     |                        |                                  |
| 1                    |                                                         |                                          |                                                            |                                                     |                        | 2552                             |
| 2                    |                                                         |                                          |                                                            |                                                     |                        | 2552                             |
| 3                    |                                                         |                                          |                                                            |                                                     |                        | 2552                             |
| 4                    |                                                         |                                          |                                                            |                                                     |                        | 2552                             |
| 5                    |                                                         |                                          |                                                            |                                                     |                        | 2552                             |
| 6                    |                                                         |                                          |                                                            |                                                     |                        | 2552                             |
| 7                    |                                                         |                                          |                                                            |                                                     |                        | 2552                             |
| 8                    |                                                         |                                          |                                                            |                                                     |                        | 2552                             |
| 9                    |                                                         |                                          |                                                            |                                                     |                        | 2552                             |
| 10                   |                                                         |                                          |                                                            |                                                     |                        | 2552                             |
| 11                   |                                                         |                                          |                                                            |                                                     |                        | 1823                             |
| 12                   |                                                         |                                          |                                                            |                                                     |                        | 1882                             |
| 13                   |                                                         |                                          |                                                            |                                                     |                        | 2174                             |
| 14                   |                                                         |                                          |                                                            |                                                     |                        | 2459                             |
| 15                   |                                                         |                                          |                                                            |                                                     |                        | 1968                             |
| 16                   |                                                         |                                          |                                                            |                                                     |                        | 2752                             |
| 17                   |                                                         |                                          |                                                            |                                                     |                        | 1976                             |
| 18                   |                                                         |                                          |                                                            |                                                     |                        | 3045                             |
| 19                   |                                                         |                                          |                                                            |                                                     |                        | 3102                             |
| 20                   |                                                         |                                          |                                                            |                                                     |                        | 3403                             |
|                      |                                                         |                                          |                                                            |                                                     |                        |                                  |
| <u>B, Basic**</u>    |                                                         |                                          |                                                            |                                                     |                        |                                  |
| Territory:           |                                                         |                                          |                                                            |                                                     |                        |                                  |
| 1                    |                                                         |                                          |                                                            |                                                     |                        | 153                              |
| 2                    |                                                         |                                          |                                                            |                                                     |                        | 153                              |
| 3                    |                                                         |                                          |                                                            |                                                     |                        | 153                              |
| 4                    |                                                         |                                          |                                                            |                                                     |                        | 153                              |
| 5                    |                                                         |                                          |                                                            |                                                     |                        | 153                              |
| 6                    |                                                         |                                          |                                                            |                                                     |                        | 153                              |
| 7                    |                                                         |                                          |                                                            |                                                     |                        | 153                              |
| 8                    |                                                         |                                          |                                                            |                                                     |                        | 153                              |
| 9                    |                                                         |                                          |                                                            |                                                     |                        | 153                              |
| 10                   |                                                         |                                          |                                                            |                                                     |                        | 153                              |
| 11                   |                                                         |                                          |                                                            |                                                     |                        | 109                              |
| 12                   |                                                         |                                          |                                                            |                                                     |                        | 113                              |
| 13                   |                                                         |                                          |                                                            |                                                     |                        | 130                              |
| 14                   |                                                         |                                          |                                                            |                                                     |                        | 148                              |
| 15                   |                                                         |                                          |                                                            |                                                     |                        | 118                              |
| 16                   |                                                         |                                          |                                                            |                                                     |                        | 165                              |
| 17                   |                                                         |                                          |                                                            |                                                     |                        | 118                              |
| 18                   |                                                         |                                          |                                                            |                                                     |                        | 183                              |
| 19                   |                                                         |                                          |                                                            |                                                     |                        | 186                              |
| 20                   |                                                         |                                          |                                                            |                                                     |                        | 204                              |

\* (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

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

| Coverage          | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>Owner<br>Offset | (6)<br>Final<br>Base<br>Rates** |
|-------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|------------------------|---------------------------------|
| <u>A-2</u>        | 730.53                                                  |                                          | 185.65                                                     | 0.8374                                              | 1.0267                 |                                 |
| Territory:        |                                                         |                                          |                                                            |                                                     |                        |                                 |
| 1                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1037                            |
| 2                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1037                            |
| 3                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1037                            |
| 4                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1037                            |
| 5                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1037                            |
| 6                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1037                            |
| 7                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1037                            |
| 8                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1037                            |
| 9                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1037                            |
| 10                |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1037                            |
| 11                |                                                         | 0.5746                                   |                                                            |                                                     |                        | 742                             |
| 12                |                                                         | 0.6014                                   |                                                            |                                                     |                        | 766                             |
| 13                |                                                         | 0.7330                                   |                                                            |                                                     |                        | 884                             |
| 14                |                                                         | 0.8616                                   |                                                            |                                                     |                        | 999                             |
| 15                |                                                         | 0.6404                                   |                                                            |                                                     |                        | 801                             |
| 16                |                                                         | 0.9938                                   |                                                            |                                                     |                        | 1118                            |
| 17                |                                                         | 0.6437                                   |                                                            |                                                     |                        | 804                             |
| 18                |                                                         | 1.1257                                   |                                                            |                                                     |                        | 1236                            |
| 19                |                                                         | 1.1514                                   |                                                            |                                                     |                        | 1259                            |
| 20                |                                                         | 1.2869                                   |                                                            |                                                     |                        | 1380                            |
| <u>PDL, Basic</u> | 1264.11                                                 |                                          | 277.30                                                     | 0.8624                                              | 1.0267                 |                                 |
| Territory:        |                                                         |                                          |                                                            |                                                     |                        |                                 |
| 1                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1690                            |
| 2                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1690                            |
| 3                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1690                            |
| 4                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1690                            |
| 5                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1690                            |
| 6                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1690                            |
| 7                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1690                            |
| 8                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1690                            |
| 9                 |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1690                            |
| 10                |                                                         | 0.9035                                   |                                                            |                                                     |                        | 1690                            |
| 11                |                                                         | 0.5746                                   |                                                            |                                                     |                        | 1195                            |
| 12                |                                                         | 0.6014                                   |                                                            |                                                     |                        | 1235                            |
| 13                |                                                         | 0.7330                                   |                                                            |                                                     |                        | 1433                            |
| 14                |                                                         | 0.8616                                   |                                                            |                                                     |                        | 1627                            |
| 15                |                                                         | 0.6404                                   |                                                            |                                                     |                        | 1294                            |
| 16                |                                                         | 0.9938                                   |                                                            |                                                     |                        | 1826                            |
| 17                |                                                         | 0.6437                                   |                                                            |                                                     |                        | 1299                            |
| 18                |                                                         | 1.1257                                   |                                                            |                                                     |                        | 2024                            |
| 19                |                                                         | 1.1514                                   |                                                            |                                                     |                        | 2063                            |
| 20                |                                                         | 1.2869                                   |                                                            |                                                     |                        | 2267                            |

\* (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-1<br><u>Uninsured</u> | U-2<br><u>Underinsured</u> |
| 20/40   | 46                      | 0                          |
| 20/50   | 47                      | 0                          |
| 25/50   | 50                      | 0                          |
| 35/80   | 57                      | 4                          |
| 50/100  | 63                      | 7                          |
| 100/300 | 77                      | 22                         |
| 250/500 | 91                      | 86                         |

## Limousines

## Liability Coverages for Which Rates Vary by Territory

| Coverage             | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>Final<br>Base<br>Rates*** |
|----------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|----------------------------------|
| <u>A-1 &amp; B**</u> | 841.63                                                  |                                          | 172.50                                                     | 0.8854                                              |                                  |
| Territory:           |                                                         |                                          |                                                            |                                                     |                                  |
| 1                    |                                                         | 1.4037                                   |                                                            |                                                     | 1529                             |
| 2                    |                                                         | 1.4037                                   |                                                            |                                                     | 1529                             |
| 3                    |                                                         | 1.4037                                   |                                                            |                                                     | 1529                             |
| 4                    |                                                         | 1.4037                                   |                                                            |                                                     | 1529                             |
| 5                    |                                                         | 1.4037                                   |                                                            |                                                     | 1529                             |
| 6                    |                                                         | 1.4037                                   |                                                            |                                                     | 1529                             |
| 7                    |                                                         | 1.4037                                   |                                                            |                                                     | 1529                             |
| 8                    |                                                         | 1.4037                                   |                                                            |                                                     | 1529                             |
| 9                    |                                                         | 1.4037                                   |                                                            |                                                     | 1529                             |
| 10                   |                                                         | 1.4037                                   |                                                            |                                                     | 1529                             |
| 11                   |                                                         | 0.4558                                   |                                                            |                                                     | 628                              |
| 12                   |                                                         | 0.5682                                   |                                                            |                                                     | 735                              |
| 13                   |                                                         | 0.6610                                   |                                                            |                                                     | 823                              |
| 14                   |                                                         | 0.5011                                   |                                                            |                                                     | 671                              |
| 15                   |                                                         | 0.6610                                   |                                                            |                                                     | 823                              |
| 16                   |                                                         | 0.7769                                   |                                                            |                                                     | 933                              |
| 17                   |                                                         | 0.9706                                   |                                                            |                                                     | 1117                             |
| 18                   |                                                         | 1.3329                                   |                                                            |                                                     | 1462                             |
| 19                   |                                                         | 1.1141                                   |                                                            |                                                     | 1254                             |
| 20                   |                                                         | 1.2114                                   |                                                            |                                                     | 1346                             |
| <u>A-1**</u>         |                                                         |                                          |                                                            |                                                     |                                  |
| Territory:           |                                                         |                                          |                                                            |                                                     |                                  |
| 1                    |                                                         |                                          |                                                            |                                                     | 1442                             |
| 2                    |                                                         |                                          |                                                            |                                                     | 1442                             |
| 3                    |                                                         |                                          |                                                            |                                                     | 1442                             |
| 4                    |                                                         |                                          |                                                            |                                                     | 1442                             |
| 5                    |                                                         |                                          |                                                            |                                                     | 1442                             |
| 6                    |                                                         |                                          |                                                            |                                                     | 1442                             |
| 7                    |                                                         |                                          |                                                            |                                                     | 1442                             |
| 8                    |                                                         |                                          |                                                            |                                                     | 1442                             |
| 9                    |                                                         |                                          |                                                            |                                                     | 1442                             |
| 10                   |                                                         |                                          |                                                            |                                                     | 1442                             |
| 11                   |                                                         |                                          |                                                            |                                                     | 592                              |
| 12                   |                                                         |                                          |                                                            |                                                     | 693                              |
| 13                   |                                                         |                                          |                                                            |                                                     | 776                              |
| 14                   |                                                         |                                          |                                                            |                                                     | 633                              |
| 15                   |                                                         |                                          |                                                            |                                                     | 776                              |
| 16                   |                                                         |                                          |                                                            |                                                     | 880                              |
| 17                   |                                                         |                                          |                                                            |                                                     | 1054                             |
| 18                   |                                                         |                                          |                                                            |                                                     | 1379                             |
| 19                   |                                                         |                                          |                                                            |                                                     | 1183                             |
| 20                   |                                                         |                                          |                                                            |                                                     | 1270                             |
| <u>B. Basic**</u>    |                                                         |                                          |                                                            |                                                     |                                  |
| Territory:           |                                                         |                                          |                                                            |                                                     |                                  |
| 1                    |                                                         |                                          |                                                            |                                                     | 87                               |
| 2                    |                                                         |                                          |                                                            |                                                     | 87                               |
| 3                    |                                                         |                                          |                                                            |                                                     | 87                               |
| 4                    |                                                         |                                          |                                                            |                                                     | 87                               |
| 5                    |                                                         |                                          |                                                            |                                                     | 87                               |
| 6                    |                                                         |                                          |                                                            |                                                     | 87                               |
| 7                    |                                                         |                                          |                                                            |                                                     | 87                               |
| 8                    |                                                         |                                          |                                                            |                                                     | 87                               |
| 9                    |                                                         |                                          |                                                            |                                                     | 87                               |
| 10                   |                                                         |                                          |                                                            |                                                     | 87                               |
| 11                   |                                                         |                                          |                                                            |                                                     | 36                               |
| 12                   |                                                         |                                          |                                                            |                                                     | 42                               |
| 13                   |                                                         |                                          |                                                            |                                                     | 47                               |
| 14                   |                                                         |                                          |                                                            |                                                     | 38                               |
| 15                   |                                                         |                                          |                                                            |                                                     | 47                               |
| 16                   |                                                         |                                          |                                                            |                                                     | 53                               |
| 17                   |                                                         |                                          |                                                            |                                                     | 63                               |
| 18                   |                                                         |                                          |                                                            |                                                     | 83                               |
| 19                   |                                                         |                                          |                                                            |                                                     | 71                               |
| 20                   |                                                         |                                          |                                                            |                                                     | 76                               |

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

\*\* Combined A-1 &amp; 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

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Limousines  
Liability Coverages for Which Rates Vary by Territory

| Coverage          | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>Final<br>Base<br>Rates** |
|-------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|---------------------------------|
| <u>A-2</u>        | 252.29                                                  |                                          | 49.99                                                      | 0.8854                                              |                                 |
| Territory:        |                                                         |                                          |                                                            |                                                     |                                 |
| 1                 |                                                         | 1.4037                                   |                                                            |                                                     | 456                             |
| 2                 |                                                         | 1.4037                                   |                                                            |                                                     | 456                             |
| 3                 |                                                         | 1.4037                                   |                                                            |                                                     | 456                             |
| 4                 |                                                         | 1.4037                                   |                                                            |                                                     | 456                             |
| 5                 |                                                         | 1.4037                                   |                                                            |                                                     | 456                             |
| 6                 |                                                         | 1.4037                                   |                                                            |                                                     | 456                             |
| 7                 |                                                         | 1.4037                                   |                                                            |                                                     | 456                             |
| 8                 |                                                         | 1.4037                                   |                                                            |                                                     | 456                             |
| 9                 |                                                         | 1.4037                                   |                                                            |                                                     | 456                             |
| 10                |                                                         | 1.4037                                   |                                                            |                                                     | 456                             |
| 11                |                                                         | 0.4558                                   |                                                            |                                                     | 186                             |
| 12                |                                                         | 0.5682                                   |                                                            |                                                     | 218                             |
| 13                |                                                         | 0.6610                                   |                                                            |                                                     | 245                             |
| 14                |                                                         | 0.5011                                   |                                                            |                                                     | 199                             |
| 15                |                                                         | 0.6610                                   |                                                            |                                                     | 245                             |
| 16                |                                                         | 0.7769                                   |                                                            |                                                     | 278                             |
| 17                |                                                         | 0.9706                                   |                                                            |                                                     | 333                             |
| 18                |                                                         | 1.3329                                   |                                                            |                                                     | 436                             |
| 19                |                                                         | 1.1141                                   |                                                            |                                                     | 374                             |
| 20                |                                                         | 1.2114                                   |                                                            |                                                     | 402                             |
| <u>PDL, Basic</u> | 659.61                                                  |                                          | 142.17                                                     | 0.9104                                              |                                 |
| Territory:        |                                                         |                                          |                                                            |                                                     |                                 |
| 1                 |                                                         | 1.4037                                   |                                                            |                                                     | 1173                            |
| 2                 |                                                         | 1.4037                                   |                                                            |                                                     | 1173                            |
| 3                 |                                                         | 1.4037                                   |                                                            |                                                     | 1173                            |
| 4                 |                                                         | 1.4037                                   |                                                            |                                                     | 1173                            |
| 5                 |                                                         | 1.4037                                   |                                                            |                                                     | 1173                            |
| 6                 |                                                         | 1.4037                                   |                                                            |                                                     | 1173                            |
| 7                 |                                                         | 1.4037                                   |                                                            |                                                     | 1173                            |
| 8                 |                                                         | 1.4037                                   |                                                            |                                                     | 1173                            |
| 9                 |                                                         | 1.4037                                   |                                                            |                                                     | 1173                            |
| 10                |                                                         | 1.4037                                   |                                                            |                                                     | 1173                            |
| 11                |                                                         | 0.4558                                   |                                                            |                                                     | 486                             |
| 12                |                                                         | 0.5682                                   |                                                            |                                                     | 568                             |
| 13                |                                                         | 0.6610                                   |                                                            |                                                     | 635                             |
| 14                |                                                         | 0.5011                                   |                                                            |                                                     | 519                             |
| 15                |                                                         | 0.6610                                   |                                                            |                                                     | 635                             |
| 16                |                                                         | 0.7769                                   |                                                            |                                                     | 719                             |
| 17                |                                                         | 0.9706                                   |                                                            |                                                     | 859                             |
| 18                |                                                         | 1.3329                                   |                                                            |                                                     | 1122                            |
| 19                |                                                         | 1.1141                                   |                                                            |                                                     | 963                             |
| 20                |                                                         | 1.2114                                   |                                                            |                                                     | 1034                            |

\* (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-1<br><u>Uninsured</u> | U-2<br><u>Underinsured</u> |
| 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                        |

**Car Service**  
**Liability Coverages for Which Rates Vary by Territory**

| Coverage             | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>Final<br>Base<br>Rates*** |
|----------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|----------------------------------|
| <u>A-1 &amp; B**</u> | 1285.74                                                 |                                          | 212.95                                                     | 0.8936                                              |                                  |
| Territory:           |                                                         |                                          |                                                            |                                                     |                                  |
| 1                    |                                                         | 1.4037                                   |                                                            |                                                     | 2258                             |
| 2                    |                                                         | 1.4037                                   |                                                            |                                                     | 2258                             |
| 3                    |                                                         | 1.4037                                   |                                                            |                                                     | 2258                             |
| 4                    |                                                         | 1.4037                                   |                                                            |                                                     | 2258                             |
| 5                    |                                                         | 1.4037                                   |                                                            |                                                     | 2258                             |
| 6                    |                                                         | 1.4037                                   |                                                            |                                                     | 2258                             |
| 7                    |                                                         | 1.4037                                   |                                                            |                                                     | 2258                             |
| 8                    |                                                         | 1.4037                                   |                                                            |                                                     | 2258                             |
| 9                    |                                                         | 1.4037                                   |                                                            |                                                     | 2258                             |
| 10                   |                                                         | 1.4037                                   |                                                            |                                                     | 2258                             |
| 11                   |                                                         | 0.4558                                   |                                                            |                                                     | 894                              |
| 12                   |                                                         | 0.5682                                   |                                                            |                                                     | 1056                             |
| 13                   |                                                         | 0.6610                                   |                                                            |                                                     | 1189                             |
| 14                   |                                                         | 0.5011                                   |                                                            |                                                     | 959                              |
| 15                   |                                                         | 0.6610                                   |                                                            |                                                     | 1189                             |
| 16                   |                                                         | 0.7769                                   |                                                            |                                                     | 1356                             |
| 17                   |                                                         | 0.9706                                   |                                                            |                                                     | 1635                             |
| 18                   |                                                         | 1.3329                                   |                                                            |                                                     | 2156                             |
| 19                   |                                                         | 1.1141                                   |                                                            |                                                     | 1841                             |
| 20                   |                                                         | 1.2114                                   |                                                            |                                                     | 1981                             |
| <u>A-1**</u>         |                                                         |                                          |                                                            |                                                     |                                  |
| Territory:           |                                                         |                                          |                                                            |                                                     |                                  |
| 1                    |                                                         |                                          |                                                            |                                                     | 2130                             |
| 2                    |                                                         |                                          |                                                            |                                                     | 2130                             |
| 3                    |                                                         |                                          |                                                            |                                                     | 2130                             |
| 4                    |                                                         |                                          |                                                            |                                                     | 2130                             |
| 5                    |                                                         |                                          |                                                            |                                                     | 2130                             |
| 6                    |                                                         |                                          |                                                            |                                                     | 2130                             |
| 7                    |                                                         |                                          |                                                            |                                                     | 2130                             |
| 8                    |                                                         |                                          |                                                            |                                                     | 2130                             |
| 9                    |                                                         |                                          |                                                            |                                                     | 2130                             |
| 10                   |                                                         |                                          |                                                            |                                                     | 2130                             |
| 11                   |                                                         |                                          |                                                            |                                                     | 843                              |
| 12                   |                                                         |                                          |                                                            |                                                     | 996                              |
| 13                   |                                                         |                                          |                                                            |                                                     | 1122                             |
| 14                   |                                                         |                                          |                                                            |                                                     | 905                              |
| 15                   |                                                         |                                          |                                                            |                                                     | 1122                             |
| 16                   |                                                         |                                          |                                                            |                                                     | 1279                             |
| 17                   |                                                         |                                          |                                                            |                                                     | 1542                             |
| 18                   |                                                         |                                          |                                                            |                                                     | 2034                             |
| 19                   |                                                         |                                          |                                                            |                                                     | 1737                             |
| 20                   |                                                         |                                          |                                                            |                                                     | 1869                             |
| <u>B. Basic**</u>    |                                                         |                                          |                                                            |                                                     |                                  |
| Territory:           |                                                         |                                          |                                                            |                                                     |                                  |
| 1                    |                                                         |                                          |                                                            |                                                     | 128                              |
| 2                    |                                                         |                                          |                                                            |                                                     | 128                              |
| 3                    |                                                         |                                          |                                                            |                                                     | 128                              |
| 4                    |                                                         |                                          |                                                            |                                                     | 128                              |
| 5                    |                                                         |                                          |                                                            |                                                     | 128                              |
| 6                    |                                                         |                                          |                                                            |                                                     | 128                              |
| 7                    |                                                         |                                          |                                                            |                                                     | 128                              |
| 8                    |                                                         |                                          |                                                            |                                                     | 128                              |
| 9                    |                                                         |                                          |                                                            |                                                     | 128                              |
| 10                   |                                                         |                                          |                                                            |                                                     | 128                              |
| 11                   |                                                         |                                          |                                                            |                                                     | 51                               |
| 12                   |                                                         |                                          |                                                            |                                                     | 60                               |
| 13                   |                                                         |                                          |                                                            |                                                     | 67                               |
| 14                   |                                                         |                                          |                                                            |                                                     | 54                               |
| 15                   |                                                         |                                          |                                                            |                                                     | 67                               |
| 16                   |                                                         |                                          |                                                            |                                                     | 77                               |
| 17                   |                                                         |                                          |                                                            |                                                     | 93                               |
| 18                   |                                                         |                                          |                                                            |                                                     | 122                              |
| 19                   |                                                         |                                          |                                                            |                                                     | 104                              |
| 20                   |                                                         |                                          |                                                            |                                                     | 112                              |

\* (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 rate of Combined rates.

B: 5.7% of Combined rate of Combined rates.

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

Commonwealth Automobile Reinsurers

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**Car Service**  
**Liability Coverages for Which Rates Vary by Territory**

| Coverage          | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>Final<br>Base<br>Rates** |
|-------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|---------------------------------|
| <u>A-2</u>        | 401.23                                                  |                                          | 72.01                                                      | 0.8936                                              |                                 |
| Territory:        |                                                         |                                          |                                                            |                                                     |                                 |
| 1                 |                                                         | 1.4037                                   |                                                            |                                                     | 711                             |
| 2                 |                                                         | 1.4037                                   |                                                            |                                                     | 711                             |
| 3                 |                                                         | 1.4037                                   |                                                            |                                                     | 711                             |
| 4                 |                                                         | 1.4037                                   |                                                            |                                                     | 711                             |
| 5                 |                                                         | 1.4037                                   |                                                            |                                                     | 711                             |
| 6                 |                                                         | 1.4037                                   |                                                            |                                                     | 711                             |
| 7                 |                                                         | 1.4037                                   |                                                            |                                                     | 711                             |
| 8                 |                                                         | 1.4037                                   |                                                            |                                                     | 711                             |
| 9                 |                                                         | 1.4037                                   |                                                            |                                                     | 711                             |
| 10                |                                                         | 1.4037                                   |                                                            |                                                     | 711                             |
| 11                |                                                         | 0.4558                                   |                                                            |                                                     | 285                             |
| 12                |                                                         | 0.5682                                   |                                                            |                                                     | 336                             |
| 13                |                                                         | 0.6610                                   |                                                            |                                                     | 377                             |
| 14                |                                                         | 0.5011                                   |                                                            |                                                     | 306                             |
| 15                |                                                         | 0.6610                                   |                                                            |                                                     | 377                             |
| 16                |                                                         | 0.7769                                   |                                                            |                                                     | 429                             |
| 17                |                                                         | 0.9706                                   |                                                            |                                                     | 516                             |
| 18                |                                                         | 1.3329                                   |                                                            |                                                     | 679                             |
| 19                |                                                         | 1.1141                                   |                                                            |                                                     | 581                             |
| 20                |                                                         | 1.2114                                   |                                                            |                                                     | 625                             |
| <u>PDL, Basic</u> | 735.34                                                  |                                          | 136.68                                                     | 0.9186                                              |                                 |
| Territory:        |                                                         |                                          |                                                            |                                                     |                                 |
| 1                 |                                                         | 1.4037                                   |                                                            |                                                     | 1272                            |
| 2                 |                                                         | 1.4037                                   |                                                            |                                                     | 1272                            |
| 3                 |                                                         | 1.4037                                   |                                                            |                                                     | 1272                            |
| 4                 |                                                         | 1.4037                                   |                                                            |                                                     | 1272                            |
| 5                 |                                                         | 1.4037                                   |                                                            |                                                     | 1272                            |
| 6                 |                                                         | 1.4037                                   |                                                            |                                                     | 1272                            |
| 7                 |                                                         | 1.4037                                   |                                                            |                                                     | 1272                            |
| 8                 |                                                         | 1.4037                                   |                                                            |                                                     | 1272                            |
| 9                 |                                                         | 1.4037                                   |                                                            |                                                     | 1272                            |
| 10                |                                                         | 1.4037                                   |                                                            |                                                     | 1272                            |
| 11                |                                                         | 0.4558                                   |                                                            |                                                     | 514                             |
| 12                |                                                         | 0.5682                                   |                                                            |                                                     | 604                             |
| 13                |                                                         | 0.6610                                   |                                                            |                                                     | 678                             |
| 14                |                                                         | 0.5011                                   |                                                            |                                                     | 550                             |
| 15                |                                                         | 0.6610                                   |                                                            |                                                     | 678                             |
| 16                |                                                         | 0.7769                                   |                                                            |                                                     | 771                             |
| 17                |                                                         | 0.9706                                   |                                                            |                                                     | 926                             |
| 18                |                                                         | 1.3329                                   |                                                            |                                                     | 1216                            |
| 19                |                                                         | 1.1141                                   |                                                            |                                                     | 1041                            |
| 20                |                                                         | 1.2114                                   |                                                            |                                                     | 1119                            |

\* (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**

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

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School and Church Buses  
Liability Coverages for Which Rates Vary by Territory

| Coverage   | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>Final<br>Base<br>Rates*** |
|------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|----------------------------------|
| A-1 & B**  | 370.92                                                  |                                          | 89.79                                                      | 0.8327                                              |                                  |
| Territory: |                                                         |                                          |                                                            |                                                     |                                  |
| 1          |                                                         | 2.3619                                   |                                                            |                                                     | 1160                             |
| 2          |                                                         | 2.3619                                   |                                                            |                                                     | 1160                             |
| 3          |                                                         | 2.3619                                   |                                                            |                                                     | 1160                             |
| 4          |                                                         | 2.3619                                   |                                                            |                                                     | 1160                             |
| 5          |                                                         | 2.3619                                   |                                                            |                                                     | 1160                             |
| 6          |                                                         | 2.3619                                   |                                                            |                                                     | 1160                             |
| 7          |                                                         | 2.3619                                   |                                                            |                                                     | 1160                             |
| 8          |                                                         | 2.3619                                   |                                                            |                                                     | 1160                             |
| 9          |                                                         | 2.3619                                   |                                                            |                                                     | 1160                             |
| 10         |                                                         | 2.3619                                   |                                                            |                                                     | 1160                             |
| 11         |                                                         | 0.8969                                   |                                                            |                                                     | 507                              |
| 12         |                                                         | 0.5586                                   |                                                            |                                                     | 357                              |
| 13         |                                                         | 0.9609                                   |                                                            |                                                     | 536                              |
| 14         |                                                         | 0.8877                                   |                                                            |                                                     | 503                              |
| 15         |                                                         | 0.7237                                   |                                                            |                                                     | 430                              |
| 16         |                                                         | 0.9579                                   |                                                            |                                                     | 535                              |
| 17         |                                                         | 1.3014                                   |                                                            |                                                     | 688                              |
| 18         |                                                         | 1.1291                                   |                                                            |                                                     | 611                              |
| 19         |                                                         | 1.2249                                   |                                                            |                                                     | 653                              |
| 20         |                                                         | 1.3035                                   |                                                            |                                                     | 688                              |
| A-1**      |                                                         |                                          |                                                            |                                                     |                                  |
| Territory: |                                                         |                                          |                                                            |                                                     |                                  |
| 1          |                                                         |                                          |                                                            |                                                     | 1032                             |
| 2          |                                                         |                                          |                                                            |                                                     | 1032                             |
| 3          |                                                         |                                          |                                                            |                                                     | 1032                             |
| 4          |                                                         |                                          |                                                            |                                                     | 1032                             |
| 5          |                                                         |                                          |                                                            |                                                     | 1032                             |
| 6          |                                                         |                                          |                                                            |                                                     | 1032                             |
| 7          |                                                         |                                          |                                                            |                                                     | 1032                             |
| 8          |                                                         |                                          |                                                            |                                                     | 1032                             |
| 9          |                                                         |                                          |                                                            |                                                     | 1032                             |
| 10         |                                                         |                                          |                                                            |                                                     | 1032                             |
| 11         |                                                         |                                          |                                                            |                                                     | 451                              |
| 12         |                                                         |                                          |                                                            |                                                     | 318                              |
| 13         |                                                         |                                          |                                                            |                                                     | 477                              |
| 14         |                                                         |                                          |                                                            |                                                     | 448                              |
| 15         |                                                         |                                          |                                                            |                                                     | 383                              |
| 16         |                                                         |                                          |                                                            |                                                     | 476                              |
| 17         |                                                         |                                          |                                                            |                                                     | 612                              |
| 18         |                                                         |                                          |                                                            |                                                     | 544                              |
| 19         |                                                         |                                          |                                                            |                                                     | 581                              |
| 20         |                                                         |                                          |                                                            |                                                     | 612                              |
| B**        |                                                         |                                          |                                                            |                                                     |                                  |
| Territory: |                                                         |                                          |                                                            |                                                     |                                  |
| 1          |                                                         |                                          |                                                            |                                                     | 128                              |
| 2          |                                                         |                                          |                                                            |                                                     | 128                              |
| 3          |                                                         |                                          |                                                            |                                                     | 128                              |
| 4          |                                                         |                                          |                                                            |                                                     | 128                              |
| 5          |                                                         |                                          |                                                            |                                                     | 128                              |
| 6          |                                                         |                                          |                                                            |                                                     | 128                              |
| 7          |                                                         |                                          |                                                            |                                                     | 128                              |
| 8          |                                                         |                                          |                                                            |                                                     | 128                              |
| 9          |                                                         |                                          |                                                            |                                                     | 128                              |
| 10         |                                                         |                                          |                                                            |                                                     | 128                              |
| 11         |                                                         |                                          |                                                            |                                                     | 56                               |
| 12         |                                                         |                                          |                                                            |                                                     | 39                               |
| 13         |                                                         |                                          |                                                            |                                                     | 59                               |
| 14         |                                                         |                                          |                                                            |                                                     | 55                               |
| 15         |                                                         |                                          |                                                            |                                                     | 47                               |
| 16         |                                                         |                                          |                                                            |                                                     | 59                               |
| 17         |                                                         |                                          |                                                            |                                                     | 76                               |
| 18         |                                                         |                                          |                                                            |                                                     | 67                               |
| 19         |                                                         |                                          |                                                            |                                                     | 72                               |
| 20         |                                                         |                                          |                                                            |                                                     | 76                               |

\* (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**

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**School and Church Buses  
Liability Coverages for Which Rates Vary by Territory**

| Coverage   | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>Final<br>Base<br>Rates** |
|------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|---------------------------------|
| <u>A-2</u> | 65.77                                                   |                                          | 5.81                                                       | 0.8327                                              |                                 |
| Territory: |                                                         |                                          |                                                            |                                                     |                                 |
| 1          |                                                         | 2.3619                                   |                                                            |                                                     | 194                             |
| 2          |                                                         | 2.3619                                   |                                                            |                                                     | 194                             |
| 3          |                                                         | 2.3619                                   |                                                            |                                                     | 194                             |
| 4          |                                                         | 2.3619                                   |                                                            |                                                     | 194                             |
| 5          |                                                         | 2.3619                                   |                                                            |                                                     | 194                             |
| 6          |                                                         | 2.3619                                   |                                                            |                                                     | 194                             |
| 7          |                                                         | 2.3619                                   |                                                            |                                                     | 194                             |
| 8          |                                                         | 2.3619                                   |                                                            |                                                     | 194                             |
| 9          |                                                         | 2.3619                                   |                                                            |                                                     | 194                             |
| 10         |                                                         | 2.3619                                   |                                                            |                                                     | 194                             |
| 11         |                                                         | 0.8969                                   |                                                            |                                                     | 78                              |
| 12         |                                                         | 0.5586                                   |                                                            |                                                     | 51                              |
| 13         |                                                         | 0.9609                                   |                                                            |                                                     | 83                              |
| 14         |                                                         | 0.8877                                   |                                                            |                                                     | 77                              |
| 15         |                                                         | 0.7237                                   |                                                            |                                                     | 64                              |
| 16         |                                                         | 0.9579                                   |                                                            |                                                     | 83                              |
| 17         |                                                         | 1.3014                                   |                                                            |                                                     | 110                             |
| 18         |                                                         | 1.1291                                   |                                                            |                                                     | 96                              |
| 19         |                                                         | 1.2249                                   |                                                            |                                                     | 104                             |
| 20         |                                                         | 1.3035                                   |                                                            |                                                     | 110                             |
| <u>PDL</u> | 265.26                                                  |                                          | 97.06                                                      | 0.8577                                              |                                 |
| Territory: |                                                         |                                          |                                                            |                                                     |                                 |
| 1          |                                                         | 2.3619                                   |                                                            |                                                     | 844                             |
| 2          |                                                         | 2.3619                                   |                                                            |                                                     | 844                             |
| 3          |                                                         | 2.3619                                   |                                                            |                                                     | 844                             |
| 4          |                                                         | 2.3619                                   |                                                            |                                                     | 844                             |
| 5          |                                                         | 2.3619                                   |                                                            |                                                     | 844                             |
| 6          |                                                         | 2.3619                                   |                                                            |                                                     | 844                             |
| 7          |                                                         | 2.3619                                   |                                                            |                                                     | 844                             |
| 8          |                                                         | 2.3619                                   |                                                            |                                                     | 844                             |
| 9          |                                                         | 2.3619                                   |                                                            |                                                     | 844                             |
| 10         |                                                         | 2.3619                                   |                                                            |                                                     | 844                             |
| 11         |                                                         | 0.8969                                   |                                                            |                                                     | 391                             |
| 12         |                                                         | 0.5586                                   |                                                            |                                                     | 286                             |
| 13         |                                                         | 0.9609                                   |                                                            |                                                     | 410                             |
| 14         |                                                         | 0.8877                                   |                                                            |                                                     | 388                             |
| 15         |                                                         | 0.7237                                   |                                                            |                                                     | 337                             |
| 16         |                                                         | 0.9579                                   |                                                            |                                                     | 409                             |
| 17         |                                                         | 1.3014                                   |                                                            |                                                     | 516                             |
| 18         |                                                         | 1.1291                                   |                                                            |                                                     | 462                             |
| 19         |                                                         | 1.2249                                   |                                                            |                                                     | 492                             |
| 20         |                                                         | 1.3035                                   |                                                            |                                                     | 516                             |

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

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

## Commonwealth Automobile Reinsurers

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

| Coverage             | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>Final<br>Base<br>Rates*** |
|----------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|----------------------------------|
| <u>A-1 &amp; B**</u> | 1146.38                                                 |                                          | 89.79                                                      | 0.8327                                              |                                  |
| Territory:           |                                                         |                                          |                                                            |                                                     |                                  |
| 1                    |                                                         | 2.3619                                   |                                                            |                                                     | 3359                             |
| 2                    |                                                         | 2.3619                                   |                                                            |                                                     | 3359                             |
| 3                    |                                                         | 2.3619                                   |                                                            |                                                     | 3359                             |
| 4                    |                                                         | 2.3619                                   |                                                            |                                                     | 3359                             |
| 5                    |                                                         | 2.3619                                   |                                                            |                                                     | 3359                             |
| 6                    |                                                         | 2.3619                                   |                                                            |                                                     | 3359                             |
| 7                    |                                                         | 2.3619                                   |                                                            |                                                     | 3359                             |
| 8                    |                                                         | 2.3619                                   |                                                            |                                                     | 3359                             |
| 9                    |                                                         | 2.3619                                   |                                                            |                                                     | 3359                             |
| 10                   |                                                         | 2.3619                                   |                                                            |                                                     | 3359                             |
| 11                   |                                                         | 0.8969                                   |                                                            |                                                     | 1343                             |
| 12                   |                                                         | 0.5586                                   |                                                            |                                                     | 877                              |
| 13                   |                                                         | 0.9609                                   |                                                            |                                                     | 1431                             |
| 14                   |                                                         | 0.8877                                   |                                                            |                                                     | 1330                             |
| 15                   |                                                         | 0.7237                                   |                                                            |                                                     | 1104                             |
| 16                   |                                                         | 0.9579                                   |                                                            |                                                     | 1427                             |
| 17                   |                                                         | 1.3014                                   |                                                            |                                                     | 1899                             |
| 18                   |                                                         | 1.1291                                   |                                                            |                                                     | 1662                             |
| 19                   |                                                         | 1.2249                                   |                                                            |                                                     | 1794                             |
| 20                   |                                                         | 1.3035                                   |                                                            |                                                     | 1902                             |

A-1\*\*

Territory:

|    |      |
|----|------|
| 1  | 2990 |
| 2  | 2990 |
| 3  | 2990 |
| 4  | 2990 |
| 5  | 2990 |
| 6  | 2990 |
| 7  | 2990 |
| 8  | 2990 |
| 9  | 2990 |
| 10 | 2990 |
| 11 | 1195 |
| 12 | 781  |
| 13 | 1274 |
| 14 | 1184 |
| 15 | 983  |
| 16 | 1270 |
| 17 | 1690 |
| 18 | 1479 |
| 19 | 1597 |
| 20 | 1693 |

B\*\*

Territory:

|    |     |
|----|-----|
| 1  | 369 |
| 2  | 369 |
| 3  | 369 |
| 4  | 369 |
| 5  | 369 |
| 6  | 369 |
| 7  | 369 |
| 8  | 369 |
| 9  | 369 |
| 10 | 369 |
| 11 | 148 |
| 12 | 96  |
| 13 | 157 |
| 14 | 146 |
| 15 | 121 |
| 16 | 157 |
| 17 | 209 |
| 18 | 183 |
| 19 | 197 |
| 20 | 209 |

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

\*\* Combined A-1 &amp; 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)}.

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**Commonwealth Automobile Reinsurers**

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

| Coverage   | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>Final<br>Base<br>Rates** |
|------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|---------------------------------|
| <u>A2</u>  | 348.22                                                  |                                          | 5.81                                                       | 0.8327                                              |                                 |
| Territory: |                                                         |                                          |                                                            |                                                     |                                 |
| 1          |                                                         | 2.3619                                   |                                                            |                                                     | 995                             |
| 2          |                                                         | 2.3619                                   |                                                            |                                                     | 995                             |
| 3          |                                                         | 2.3619                                   |                                                            |                                                     | 995                             |
| 4          |                                                         | 2.3619                                   |                                                            |                                                     | 995                             |
| 5          |                                                         | 2.3619                                   |                                                            |                                                     | 995                             |
| 6          |                                                         | 2.3619                                   |                                                            |                                                     | 995                             |
| 7          |                                                         | 2.3619                                   |                                                            |                                                     | 995                             |
| 8          |                                                         | 2.3619                                   |                                                            |                                                     | 995                             |
| 9          |                                                         | 2.3619                                   |                                                            |                                                     | 995                             |
| 10         |                                                         | 2.3619                                   |                                                            |                                                     | 995                             |
| 11         |                                                         | 0.8969                                   |                                                            |                                                     | 382                             |
| 12         |                                                         | 0.5586                                   |                                                            |                                                     | 241                             |
| 13         |                                                         | 0.9609                                   |                                                            |                                                     | 409                             |
| 14         |                                                         | 0.8877                                   |                                                            |                                                     | 378                             |
| 15         |                                                         | 0.7237                                   |                                                            |                                                     | 310                             |
| 16         |                                                         | 0.9579                                   |                                                            |                                                     | 408                             |
| 17         |                                                         | 1.3014                                   |                                                            |                                                     | 551                             |
| 18         |                                                         | 1.1291                                   |                                                            |                                                     | 479                             |
| 19         |                                                         | 1.2249                                   |                                                            |                                                     | 519                             |
| 20         |                                                         | 1.3035                                   |                                                            |                                                     | 552                             |
| <u>PDL</u> | 601.91                                                  |                                          | 97.06                                                      | 0.8577                                              |                                 |
| Territory: |                                                         |                                          |                                                            |                                                     |                                 |
| 1          |                                                         | 2.3619                                   |                                                            |                                                     | 1771                            |
| 2          |                                                         | 2.3619                                   |                                                            |                                                     | 1771                            |
| 3          |                                                         | 2.3619                                   |                                                            |                                                     | 1771                            |
| 4          |                                                         | 2.3619                                   |                                                            |                                                     | 1771                            |
| 5          |                                                         | 2.3619                                   |                                                            |                                                     | 1771                            |
| 6          |                                                         | 2.3619                                   |                                                            |                                                     | 1771                            |
| 7          |                                                         | 2.3619                                   |                                                            |                                                     | 1771                            |
| 8          |                                                         | 2.3619                                   |                                                            |                                                     | 1771                            |
| 9          |                                                         | 2.3619                                   |                                                            |                                                     | 1771                            |
| 10         |                                                         | 2.3619                                   |                                                            |                                                     | 1771                            |
| 11         |                                                         | 0.8969                                   |                                                            |                                                     | 743                             |
| 12         |                                                         | 0.5586                                   |                                                            |                                                     | 505                             |
| 13         |                                                         | 0.9609                                   |                                                            |                                                     | 787                             |
| 14         |                                                         | 0.8877                                   |                                                            |                                                     | 736                             |
| 15         |                                                         | 0.7237                                   |                                                            |                                                     | 621                             |
| 16         |                                                         | 0.9579                                   |                                                            |                                                     | 785                             |
| 17         |                                                         | 1.3014                                   |                                                            |                                                     | 1026                            |
| 18         |                                                         | 1.1291                                   |                                                            |                                                     | 906                             |
| 19         |                                                         | 1.2249                                   |                                                            |                                                     | 973                             |
| 20         |                                                         | 1.3035                                   |                                                            |                                                     | 1028                            |

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

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

Commonwealth Automobile Reinsurers

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

|            | (1)        | (2)        | (3)        | (4)        | (5)      |
|------------|------------|------------|------------|------------|----------|
|            | Average    |            | Company    |            |          |
|            | Loss       |            | Expense    | Variable   |          |
|            | Pure       | Territory  | Pure       | Expense    | Final    |
| Coverage   | Premium    | Relativity | Premium    | Factor*    | Base     |
| A-1 & B**  | (Form 100) | (100K)     | (Form 100) | (Form 100) | Rates*** |
|            | 582.09     |            | 89.79      | 0.8327     |          |
| Territory: |            |            |            |            |          |
| 1          |            | 2.3619     |            |            | 1759     |
| 2          |            | 2.3619     |            |            | 1759     |
| 3          |            | 2.3619     |            |            | 1759     |
| 4          |            | 2.3619     |            |            | 1759     |
| 5          |            | 2.3619     |            |            | 1759     |
| 6          |            | 2.3619     |            |            | 1759     |
| 7          |            | 2.3619     |            |            | 1759     |
| 8          |            | 2.3619     |            |            | 1759     |
| 9          |            | 2.3619     |            |            | 1759     |
| 10         |            | 2.3619     |            |            | 1759     |
| 11         |            | 0.8969     |            |            | 735      |
| 12         |            | 0.5586     |            |            | 498      |
| 13         |            | 0.9609     |            |            | 780      |
| 14         |            | 0.8877     |            |            | 728      |
| 15         |            | 0.7237     |            |            | 614      |
| 16         |            | 0.9579     |            |            | 777      |
| 17         |            | 1.3014     |            |            | 1018     |
| 18         |            | 1.1291     |            |            | 897      |
| 19         |            | 1.2249     |            |            | 964      |
| 20         |            | 1.3035     |            |            | 1019     |

**A-1\*\***

|            |      |
|------------|------|
| Territory: |      |
| 1          | 1566 |
| 2          | 1566 |
| 3          | 1566 |
| 4          | 1566 |
| 5          | 1566 |
| 6          | 1566 |
| 7          | 1566 |
| 8          | 1566 |
| 9          | 1566 |
| 10         | 1566 |
| 11         | 654  |
| 12         | 443  |
| 13         | 694  |
| 14         | 648  |
| 15         | 546  |
| 16         | 692  |
| 17         | 906  |
| 18         | 798  |
| 19         | 858  |
| 20         | 907  |

**B\*\***

|            |     |
|------------|-----|
| Territory: |     |
| 1          | 193 |
| 2          | 193 |
| 3          | 193 |
| 4          | 193 |
| 5          | 193 |
| 6          | 193 |
| 7          | 193 |
| 8          | 193 |
| 9          | 193 |
| 10         | 193 |
| 11         | 81  |
| 12         | 55  |
| 13         | 86  |
| 14         | 80  |
| 15         | 68  |
| 16         | 85  |
| 17         | 112 |
| 18         | 99  |
| 19         | 106 |
| 20         | 112 |

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

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**Commonwealth Automobile Reinsurers**

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

| Coverage   | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>Final<br>Base<br>Rates** |
|------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|---------------------------------|
| <u>A2</u>  | 201.76                                                  |                                          | 5.81                                                       | 0.8327                                              |                                 |
| Territory: |                                                         |                                          |                                                            |                                                     |                                 |
| 1          |                                                         | 2.3619                                   |                                                            |                                                     | 579                             |
| 2          |                                                         | 2.3619                                   |                                                            |                                                     | 579                             |
| 3          |                                                         | 2.3619                                   |                                                            |                                                     | 579                             |
| 4          |                                                         | 2.3619                                   |                                                            |                                                     | 579                             |
| 5          |                                                         | 2.3619                                   |                                                            |                                                     | 579                             |
| 6          |                                                         | 2.3619                                   |                                                            |                                                     | 579                             |
| 7          |                                                         | 2.3619                                   |                                                            |                                                     | 579                             |
| 8          |                                                         | 2.3619                                   |                                                            |                                                     | 579                             |
| 9          |                                                         | 2.3619                                   |                                                            |                                                     | 579                             |
| 10         |                                                         | 2.3619                                   |                                                            |                                                     | 579                             |
| 11         |                                                         | 0.8969                                   |                                                            |                                                     | 224                             |
| 12         |                                                         | 0.5586                                   |                                                            |                                                     | 142                             |
| 13         |                                                         | 0.9609                                   |                                                            |                                                     | 240                             |
| 14         |                                                         | 0.8877                                   |                                                            |                                                     | 222                             |
| 15         |                                                         | 0.7237                                   |                                                            |                                                     | 182                             |
| 16         |                                                         | 0.9579                                   |                                                            |                                                     | 239                             |
| 17         |                                                         | 1.3014                                   |                                                            |                                                     | 322                             |
| 18         |                                                         | 1.1291                                   |                                                            |                                                     | 281                             |
| 19         |                                                         | 1.2249                                   |                                                            |                                                     | 304                             |
| 20         |                                                         | 1.3035                                   |                                                            |                                                     | 323                             |
| <u>PDL</u> | 348.13                                                  |                                          | 97.06                                                      | 0.8577                                              |                                 |
| Territory: |                                                         |                                          |                                                            |                                                     |                                 |
| 1          |                                                         | 2.3619                                   |                                                            |                                                     | 1072                            |
| 2          |                                                         | 2.3619                                   |                                                            |                                                     | 1072                            |
| 3          |                                                         | 2.3619                                   |                                                            |                                                     | 1072                            |
| 4          |                                                         | 2.3619                                   |                                                            |                                                     | 1072                            |
| 5          |                                                         | 2.3619                                   |                                                            |                                                     | 1072                            |
| 6          |                                                         | 2.3619                                   |                                                            |                                                     | 1072                            |
| 7          |                                                         | 2.3619                                   |                                                            |                                                     | 1072                            |
| 8          |                                                         | 2.3619                                   |                                                            |                                                     | 1072                            |
| 9          |                                                         | 2.3619                                   |                                                            |                                                     | 1072                            |
| 10         |                                                         | 2.3619                                   |                                                            |                                                     | 1072                            |
| 11         |                                                         | 0.8969                                   |                                                            |                                                     | 477                             |
| 12         |                                                         | 0.5586                                   |                                                            |                                                     | 340                             |
| 13         |                                                         | 0.9609                                   |                                                            |                                                     | 503                             |
| 14         |                                                         | 0.8877                                   |                                                            |                                                     | 473                             |
| 15         |                                                         | 0.7237                                   |                                                            |                                                     | 407                             |
| 16         |                                                         | 0.9579                                   |                                                            |                                                     | 502                             |
| 17         |                                                         | 1.3014                                   |                                                            |                                                     | 641                             |
| 18         |                                                         | 1.1291                                   |                                                            |                                                     | 571                             |
| 19         |                                                         | 1.2249                                   |                                                            |                                                     | 610                             |
| 20         |                                                         | 1.3035                                   |                                                            |                                                     | 642                             |

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

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

**Commonwealth Automobile Reinsurers**

**Public Buses**

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

Medical Payments (Coverage D)

\$5,000                      \$    30

Coverage U

|         | U-1              | U-2                 |
|---------|------------------|---------------------|
|         | <u>Uninsured</u> | <u>Underinsured</u> |
| 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

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Van Pools

Liability Coverages for Which Rates Vary by Territory

| Coverage             | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>Final<br>Base<br>Rates*** |
|----------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|----------------------------------|
| <u>A-1 &amp; B**</u> | 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                             |
| <u>A-1**</u>         |                                                         |                                          |                                                            |                                                     |                                  |
| 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                              |
| <u>B. Basic**</u>    |                                                         |                                          |                                                            |                                                     |                                  |
| 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**

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

| Coverage          | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>Final<br>Base<br>Rates** |
|-------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|---------------------------------|
| <u>A-2</u>        | 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                             |
|                   |                                                         |                                          |                                                            |                                                     |                                 |
| <u>PDL, Basic</u> | 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<br><u>Uninsured</u> | U-2<br><u>Underinsured</u> |
|---------|-------------------------|----------------------------|
| 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**

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|                      | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Loss<br>Pure<br>Premium<br>by Territory * |
|----------------------|---------------------------------------------------------|------------------------------------------|--------------------------------------------------|
| <u>Coverage</u>      |                                                         |                                          |                                                  |
| <u>Collision</u>     | 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                                              |
| <u>Comprehensive</u> | 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<br>Code | Age of Vehicle |            |            |            |
|------------------|----------------|----------------|------------|------------|------------|
|                  |                | <u>1</u>       | <u>2,3</u> | <u>4,5</u> | <u>6-9</u> |
| \$ 0,000 - 4,500 | 01             | 0.313          | 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<br>Code | Age of Vehicle |            |            |            |
|------------------|----------------|----------------|------------|------------|------------|
|                  |                | <u>1</u>       | <u>2,3</u> | <u>4,5</u> | <u>6-9</u> |
| \$ 0,000 - 4,500 | 01             | 0.340          | 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:

|        | <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:

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

\* 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) ) 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)

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

| <u>Coverage</u> | Company<br>Expense<br>Pure<br>Premium<br>(Form 100) |
|-----------------|-----------------------------------------------------|
| Collision       | 153.27                                              |
| Comprehensive   | 43.75                                               |

VARIABLE EXPENSES

| <u>Coverage</u> | Variable<br>Expense<br>Factor*<br>(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**

| <u>Deductible</u> | <u>Buyback *<br/>Percentage</u> | <u>Statewide Average<br/>\$500 Deductible<br/>Collectible Premiums **</u> | <u>Minimum<br/>Buyback<br/>Charge ***</u> |
|-------------------|---------------------------------|---------------------------------------------------------------------------|-------------------------------------------|
| \$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 )

**Commonwealth Automobile Reinsurers**

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

| Coverage             | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>20/40<br>Increased<br>Limits<br>Factor<br>(Form 100) | (6)<br>Final<br>Base<br>Rates*** |
|----------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------|----------------------------------|
| <u>A-1 &amp; B**</u> | 360.46                                                  |                                          | 82.49                                                      | 0.8327                                              | 1.00                                                        |                                  |
| Territory:           |                                                         |                                          |                                                            |                                                     |                                                             |                                  |
| 1                    |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1412                             |
| 2                    |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1412                             |
| 3                    |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1412                             |
| 4                    |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1412                             |
| 5                    |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1412                             |
| 6                    |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1412                             |
| 7                    |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1412                             |
| 8                    |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1412                             |
| 9                    |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1412                             |
| 10                   |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1412                             |
| 11                   |                                                         | 0.6423                                   |                                                            |                                                     |                                                             | 377                              |
| 12                   |                                                         | 0.7736                                   |                                                            |                                                     |                                                             | 434                              |
| 13                   |                                                         | 0.6398                                   |                                                            |                                                     |                                                             | 376                              |
| 14                   |                                                         | 1.1212                                   |                                                            |                                                     |                                                             | 584                              |
| 15                   |                                                         | 0.7800                                   |                                                            |                                                     |                                                             | 437                              |
| 16                   |                                                         | 1.0529                                   |                                                            |                                                     |                                                             | 555                              |
| 17                   |                                                         | 1.2158                                   |                                                            |                                                     |                                                             | 625                              |
| 18                   |                                                         | 1.1951                                   |                                                            |                                                     |                                                             | 616                              |
| 19                   |                                                         | 1.7251                                   |                                                            |                                                     |                                                             | 846                              |
| 20                   |                                                         | 1.2039                                   |                                                            |                                                     |                                                             | 620                              |
|                      |                                                         |                                          |                                                            |                                                     |                                                             |                                  |
| <u>A-1**</u>         |                                                         |                                          |                                                            |                                                     |                                                             |                                  |
| Territory:           |                                                         |                                          |                                                            |                                                     |                                                             |                                  |
| 1                    |                                                         |                                          |                                                            |                                                     |                                                             | 1254                             |
| 2                    |                                                         |                                          |                                                            |                                                     |                                                             | 1254                             |
| 3                    |                                                         |                                          |                                                            |                                                     |                                                             | 1254                             |
| 4                    |                                                         |                                          |                                                            |                                                     |                                                             | 1254                             |
| 5                    |                                                         |                                          |                                                            |                                                     |                                                             | 1254                             |
| 6                    |                                                         |                                          |                                                            |                                                     |                                                             | 1254                             |
| 7                    |                                                         |                                          |                                                            |                                                     |                                                             | 1254                             |
| 8                    |                                                         |                                          |                                                            |                                                     |                                                             | 1254                             |
| 9                    |                                                         |                                          |                                                            |                                                     |                                                             | 1254                             |
| 10                   |                                                         |                                          |                                                            |                                                     |                                                             | 1254                             |
| 11                   |                                                         |                                          |                                                            |                                                     |                                                             | 335                              |
| 12                   |                                                         |                                          |                                                            |                                                     |                                                             | 385                              |
| 13                   |                                                         |                                          |                                                            |                                                     |                                                             | 334                              |
| 14                   |                                                         |                                          |                                                            |                                                     |                                                             | 519                              |
| 15                   |                                                         |                                          |                                                            |                                                     |                                                             | 388                              |
| 16                   |                                                         |                                          |                                                            |                                                     |                                                             | 493                              |
| 17                   |                                                         |                                          |                                                            |                                                     |                                                             | 555                              |
| 18                   |                                                         |                                          |                                                            |                                                     |                                                             | 547                              |
| 19                   |                                                         |                                          |                                                            |                                                     |                                                             | 751                              |
| 20                   |                                                         |                                          |                                                            |                                                     |                                                             | 551                              |
|                      |                                                         |                                          |                                                            |                                                     |                                                             |                                  |
| <u>B. Basic**</u>    |                                                         |                                          |                                                            |                                                     |                                                             |                                  |
| Territory:           |                                                         |                                          |                                                            |                                                     |                                                             |                                  |
| 1                    |                                                         |                                          |                                                            |                                                     |                                                             | 158                              |
| 2                    |                                                         |                                          |                                                            |                                                     |                                                             | 158                              |
| 3                    |                                                         |                                          |                                                            |                                                     |                                                             | 158                              |
| 4                    |                                                         |                                          |                                                            |                                                     |                                                             | 158                              |
| 5                    |                                                         |                                          |                                                            |                                                     |                                                             | 158                              |
| 6                    |                                                         |                                          |                                                            |                                                     |                                                             | 158                              |
| 7                    |                                                         |                                          |                                                            |                                                     |                                                             | 158                              |
| 8                    |                                                         |                                          |                                                            |                                                     |                                                             | 158                              |
| 9                    |                                                         |                                          |                                                            |                                                     |                                                             | 158                              |
| 10                   |                                                         |                                          |                                                            |                                                     |                                                             | 158                              |
| 11                   |                                                         |                                          |                                                            |                                                     |                                                             | 42                               |
| 12                   |                                                         |                                          |                                                            |                                                     |                                                             | 49                               |
| 13                   |                                                         |                                          |                                                            |                                                     |                                                             | 42                               |
| 14                   |                                                         |                                          |                                                            |                                                     |                                                             | 65                               |
| 15                   |                                                         |                                          |                                                            |                                                     |                                                             | 49                               |
| 16                   |                                                         |                                          |                                                            |                                                     |                                                             | 62                               |
| 17                   |                                                         |                                          |                                                            |                                                     |                                                             | 70                               |
| 18                   |                                                         |                                          |                                                            |                                                     |                                                             | 69                               |
| 19                   |                                                         |                                          |                                                            |                                                     |                                                             | 95                               |
| 20                   |                                                         |                                          |                                                            |                                                     |                                                             | 69                               |

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

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

A-1: 88.8% of Combined rates (Form 110).  
B: 11.2% of Combined rates (Form 110).

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

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107 Garages.xlsx A1andB

# Commonwealth Automobile Reinsurers

2019 CAR  
Schedule 107-8  
Page 2

## Garages Liability Coverages for Which Rates Vary by Territory

| Coverage          | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Company<br>Expense<br>Pure<br>Premium<br>(Form 100) | (4)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (5)<br>20/40<br>Increased<br>Limits<br>Factor<br>(Form 100) | (6)<br>Final<br>Base<br>Rates** |
|-------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------|---------------------------------|
| <u>A-2</u>        | 38.16                                                   |                                          | 24.40                                                      | 0.8327                                              |                                                             |                                 |
| Territory:        |                                                         |                                          |                                                            |                                                     |                                                             |                                 |
| 1                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 168                             |
| 2                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 168                             |
| 3                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 168                             |
| 4                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 168                             |
| 5                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 168                             |
| 6                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 168                             |
| 7                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 168                             |
| 8                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 168                             |
| 9                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 168                             |
| 10                |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 168                             |
| 11                |                                                         | 0.6423                                   |                                                            |                                                     |                                                             | 59                              |
| 12                |                                                         | 0.7736                                   |                                                            |                                                     |                                                             | 65                              |
| 13                |                                                         | 0.6398                                   |                                                            |                                                     |                                                             | 59                              |
| 14                |                                                         | 1.1212                                   |                                                            |                                                     |                                                             | 81                              |
| 15                |                                                         | 0.7800                                   |                                                            |                                                     |                                                             | 65                              |
| 16                |                                                         | 1.0529                                   |                                                            |                                                     |                                                             | 78                              |
| 17                |                                                         | 1.2158                                   |                                                            |                                                     |                                                             | 85                              |
| 18                |                                                         | 1.1951                                   |                                                            |                                                     |                                                             | 84                              |
| 19                |                                                         | 1.7251                                   |                                                            |                                                     |                                                             | 108                             |
| 20                |                                                         | 1.2039                                   |                                                            |                                                     |                                                             | 84                              |
| <u>PDL, Basic</u> | 350.10                                                  |                                          | 71.36                                                      | 0.8577                                              |                                                             |                                 |
| Territory:        |                                                         |                                          |                                                            |                                                     |                                                             |                                 |
| 1                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1321                            |
| 2                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1321                            |
| 3                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1321                            |
| 4                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1321                            |
| 5                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1321                            |
| 6                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1321                            |
| 7                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1321                            |
| 8                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1321                            |
| 9                 |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1321                            |
| 10                |                                                         | 3.0331                                   |                                                            |                                                     |                                                             | 1321                            |
| 11                |                                                         | 0.6423                                   |                                                            |                                                     |                                                             | 345                             |
| 12                |                                                         | 0.7736                                   |                                                            |                                                     |                                                             | 399                             |
| 13                |                                                         | 0.6398                                   |                                                            |                                                     |                                                             | 344                             |
| 14                |                                                         | 1.1212                                   |                                                            |                                                     |                                                             | 541                             |
| 15                |                                                         | 0.7800                                   |                                                            |                                                     |                                                             | 402                             |
| 16                |                                                         | 1.0529                                   |                                                            |                                                     |                                                             | 513                             |
| 17                |                                                         | 1.2158                                   |                                                            |                                                     |                                                             | 579                             |
| 18                |                                                         | 1.1951                                   |                                                            |                                                     |                                                             | 571                             |
| 19                |                                                         | 1.7251                                   |                                                            |                                                     |                                                             | 787                             |
| 20                |                                                         | 1.2039                                   |                                                            |                                                     |                                                             | 575                             |

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

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

**Commonwealth Automobile Reinsurers**

**Garages**

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

| Coverage U |                  |                     |
|------------|------------------|---------------------|
|            | U-1              | U-2                 |
|            | <u>Uninsured</u> | <u>Underinsured</u> |
| 20/40      | 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                 |

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

2019 CAR  
Schedule 107-9

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

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

Determine motorcycle Collision and Comprehensive rates by following procedure:

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

| Motorcycle Age Rate Factors                                                                        |                            |               |               |
|----------------------------------------------------------------------------------------------------|----------------------------|---------------|---------------|
| Motorcycle Age                                                                                     |                            | Collision     | Comprehensive |
| <u>Age Group</u>                                                                                   | <u>Based on Model Year</u> | <u>Factor</u> | <u>Factor</u> |
| 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. |                            |               |               |

| <u>Waiver of Deductible Charges</u> | Deductibles |         |         |         |
|-------------------------------------|-------------|---------|---------|---------|
|                                     | \$300       | \$500   | \$1,000 | \$2,000 |
| Collision, Lim. Collision           | \$9.00      | \$12.00 | \$17.00 | \$24.00 |

Deductible Charges

|                   |         |      |       |       |                                                                         |
|-------------------|---------|------|-------|-------|-------------------------------------------------------------------------|
| Collision         | \$38.00 | base | 0.713 | 0.571 | < Add the \$300 deductible charges to the \$500 base premium.           |
| Limited Collision | \$8.00  | base | 0.619 | 0.412 | < Apply the \$1000/\$2000 factors to the \$500 deductible base premium. |
| Comprehensive     | \$2.00  | base | 0.608 | 0.555 |                                                                         |

Fire only: Charge 5% of the Commercial Motorcycle Comprehensive premium  
Fire & Theft only: Charge 95% of the Commercial Motorcycle Comprehensive premium

| <u>Limit Per Person</u> | <u>Med Pay Rate</u> |
|-------------------------|---------------------|
| \$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               |

| <u>Limit</u> | <u>U-1 Rate</u> | <u>U-2 Rate</u> |
|--------------|-----------------|-----------------|
| 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         |

| <u>Substitute Transportation</u> | <u>Rate</u> |
|----------------------------------|-------------|
| \$15/day - \$450 max             | 68          |
| \$30/day - \$900 max             | 135         |
| \$45/day - \$1,350 max           | 251         |
| \$100/day - \$3,000 max          | 519         |

| <u>Towing &amp; Labor</u> | <u>Rate</u> |
|---------------------------|-------------|
| \$50/day per disablement  | 12          |
| \$100/day per disablement | 24          |

Electric Motorcycles:

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

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

2019 CAR Filing  
Increased Limits Factors  
Exhibit 1

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

**03/01/19**

(Limits Expressed in Thousands)

|  |  | LIMIT PER PERSON |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   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|  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  |

Increased Limit Factor for 45/45 limit is 1.39  
Increased Limit Factor for 75/75 limit is 1.68  
Increased Limit Factor for 750/750 limit is 2.99  
Increased Limit Factor for 550/550 limit is 2.83

2019 CAR Filing  
Increased Limits Factors  
Exhibit 2

## 03/01/19

LIMIT PER PERSON

LIMIT PER ACCIDENT

|                                             |      |
|---------------------------------------------|------|
| Increased Limit Factor for 45/45 limit is   | 1.40 |
| Increased Limit Factor for 75/75 limit is   | 1.70 |
| Increased Limit Factor for 750/750 limit is | 2.89 |
| Increased Limit Factor for 550/550 limit is | 2.77 |

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

2019 CAR Filing  
Increased Limits Factors  
Exhibit 3

**Garages**

**03/01/19**

(Limits Expressed in Thousands)

| LIMIT PER PERSON                                                                     |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|--------------------------------------------------------------------------------------|-------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|---|---|---|---|---|---|
|                                                                                      |       |      |      |      |      | 1    | 1    | 2    | 2    |      |      |      |      |      | 3    | 4    | 5    | 6    | 7    |      |      |      |      |      | 1    | 1    | 1    | 1    | 2    | 2 | 3 | 4 | 5 | 7 | 1 |
|                                                                                      | 2     | 2    | 3    | 3    | 4    | 5    | 0    | 5    | 0    | 5    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 8    | 9    | 0    | 2    | 5    | 7    | 0    | 5    | 0    | 0    | 0 | 0 | 0 | 0 | 0 |   |
|                                                                                      | 0     | 5    | 0    | 5    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0 | 0 | 0 | 0 |   |   |
| L<br>I<br>M<br>I<br>T<br><br>P<br>E<br>R<br><br>A<br>C<br>C<br>I<br>D<br>E<br>N<br>T | 40    | 1.00 | 1.12 | 1.21 | 1.28 | 1.34 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 45    | 1.01 | 1.12 | 1.22 | 1.28 | 1.34 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 50    | 1.02 | 1.12 | 1.22 | 1.29 | 1.35 | 1.45 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 60    | 1.02 | 1.14 | 1.22 | 1.29 | 1.35 | 1.45 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 70    | 1.03 | 1.14 | 1.23 | 1.29 | 1.35 | 1.45 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 80    | 1.03 | 1.15 | 1.23 | 1.30 | 1.36 | 1.46 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 100   | 1.04 | 1.15 | 1.23 | 1.30 | 1.36 | 1.46 | 1.82 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 150   | 1.05 | 1.16 | 1.24 | 1.31 | 1.37 | 1.47 | 1.83 | 2.06 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 200   | 1.05 | 1.17 | 1.25 | 1.32 | 1.38 | 1.48 | 1.84 | 2.07 | 2.23 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 250   | 1.06 | 1.17 | 1.25 | 1.32 | 1.38 | 1.48 | 1.85 | 2.07 | 2.24 | 2.36 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 300   | 1.06 | 1.18 | 1.26 | 1.33 | 1.39 | 1.49 | 1.85 | 2.08 | 2.24 | 2.37 | 2.45 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 350   | 1.06 | 1.18 | 1.26 | 1.33 | 1.39 | 1.49 | 1.85 | 2.08 | 2.24 | 2.37 | 2.45 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 400   |      |      |      |      |      | 1.50 | 1.86 | 2.09 | 2.25 | 2.37 | 2.46 | 2.58 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 500   |      |      |      |      |      | 1.50 | 1.86 | 2.09 | 2.25 | 2.38 | 2.46 | 2.59 | 2.69 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 600   |      |      |      |      |      | 1.51 | 1.87 | 2.10 | 2.26 | 2.38 | 2.46 | 2.59 | 2.69 | 2.77 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 700   |      |      |      |      |      | 1.51 | 1.87 | 2.10 | 2.26 | 2.39 | 2.47 | 2.59 | 2.69 | 2.77 | 2.83 |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 800   |      |      |      |      |      | 1.51 | 1.88 | 2.11 | 2.27 | 2.39 | 2.47 | 2.60 | 2.70 | 2.77 | 2.84 | 2.89 |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 900   |      |      |      |      |      | 1.52 | 1.88 | 2.11 | 2.27 | 2.39 | 2.47 | 2.60 | 2.70 | 2.77 | 2.84 | 2.89 | 2.94 |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 1000  |      |      |      |      |      | 1.52 | 1.88 | 2.11 | 2.27 | 2.40 | 2.48 | 2.60 | 2.70 | 2.78 | 2.84 | 2.90 | 2.95 | 2.99 |      |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 1250  |      |      |      |      |      | 1.53 | 1.89 | 2.12 | 2.28 | 2.40 | 2.48 | 2.61 | 2.71 | 2.78 | 2.85 | 2.90 | 2.95 | 3.00 | 3.09 |      |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 1500  |      |      |      |      |      | 1.53 | 1.90 | 2.12 | 2.29 | 2.40 | 2.48 | 2.61 | 2.71 | 2.79 | 2.85 | 2.91 | 2.95 | 3.00 | 3.09 | 3.17 |      |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 1750  |      |      |      |      |      | 1.54 | 1.90 | 2.13 | 2.29 | 2.41 | 2.49 | 2.61 | 2.71 | 2.79 | 2.85 | 2.91 | 2.96 | 3.00 | 3.09 | 3.17 | 3.23 |      |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 2000  |      |      |      |      |      | 1.54 | 1.90 | 2.13 | 2.29 | 2.41 | 2.49 | 2.62 | 2.72 | 2.79 | 2.86 | 2.91 | 2.96 | 3.00 | 3.10 | 3.17 | 3.24 | 3.29 |      |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 2500  |      |      |      |      |      | 1.54 | 1.91 | 2.14 | 2.30 | 2.42 | 2.50 | 2.62 | 2.72 | 2.80 | 2.86 | 2.92 | 2.97 | 3.01 | 3.10 | 3.18 | 3.24 | 3.30 | 3.39 |      |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 3000  |      |      |      |      |      |      | 1.92 | 2.14 | 2.31 | 2.42 | 2.50 | 2.63 | 2.72 | 2.80 | 2.86 | 2.92 | 2.97 | 3.01 | 3.11 | 3.18 | 3.24 | 3.30 | 3.39 | 3.47 |      |      |      |      |   |   |   |   |   |   |
|                                                                                      | 4000  |      |      |      |      |      |      | 1.92 | 2.15 | 2.31 | 2.43 | 2.51 | 2.63 | 2.73 | 2.81 | 2.87 | 2.93 | 2.98 | 3.02 | 3.11 | 3.19 | 3.25 | 3.30 | 3.40 | 3.47 | 3.59 |      |      |      |   |   |   |   |   |   |
|                                                                                      | 5000  |      |      |      |      |      |      | 1.93 | 2.16 | 2.32 | 2.43 | 2.51 | 2.64 | 2.73 | 2.81 | 2.87 | 2.93 | 2.98 | 3.02 | 3.12 | 3.19 | 3.25 | 3.31 | 3.40 | 3.48 | 3.60 | 3.69 |      |      |   |   |   |   |   |   |
|                                                                                      | 7500  |      |      |      |      |      |      | 1.94 | 2.17 | 2.33 | 2.44 | 2.52 | 2.65 | 2.74 | 2.82 | 2.88 | 2.94 | 2.99 | 3.03 | 3.12 | 3.20 | 3.26 | 3.32 | 3.41 | 3.48 | 3.60 | 3.70 | 3.86 |      |   |   |   |   |   |   |
|                                                                                      | 10000 |      |      |      |      |      |      | 1.95 | 2.18 | 2.34 | 2.45 | 2.53 | 2.65 | 2.75 | 2.82 | 2.89 | 2.95 | 2.99 | 3.04 | 3.13 | 3.21 | 3.27 | 3.32 | 3.42 | 3.49 | 3.61 | 3.70 | 3.87 | 3.99 |   |   |   |   |   |   |

Increased Limit Factor for 45/45 limit is 1.40  
Increased Limit Factor for 75/75 limit is 1.68  
Increased Limit Factor for 750/750 limit is 2.86  
Increased Limit Factor for 550/550 limit is 2.73

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

2019 CAR Filing  
Increased Limits Factors  
Exhibit 4

**Commercial Motorcycles**

**03/01/19**

(Limits Expressed in Thousands)

|                                                                                      |       | LIMIT PER PERSON |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|--------------------------------------------------------------------------------------|-------|------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|---|---|---|---|--|--|--|---|--|--|--|--|
|                                                                                      |       |                  |      |      |      |      | 1    |      |      |      |      | 2    |      |      |      |      | 3    |      |      |      |      | 4    |      |      |      |      | 5    |      |      |   |   | 7 |   |  |  |  | 1 |  |  |  |  |
|                                                                                      |       | 2                | 2    | 3    | 3    | 4    | 5    | 0    | 5    | 0    | 5    | 0    | 0    | 5    | 0    | 0    | 0    | 0    | 0    | 8    | 9    | 0    | 1    | 2    | 5    | 1    | 2    | 2    | 3    | 4 | 5 | 7 | 0 |  |  |  |   |  |  |  |  |
|                                                                                      |       | 0                | 5    | 0    | 5    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 5    | 0    | 0    | 0    | 0    | 0    | 0    | 0 | 0 | 0 | 0 |  |  |  |   |  |  |  |  |
| L<br>I<br>M<br>I<br>T<br><br>P<br>E<br>R<br><br>A<br>C<br>C<br>I<br>D<br>E<br>N<br>T | 40    | 1.00             | 1.13 | 1.21 | 1.28 | 1.33 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 45    | 1.02             | 1.13 | 1.21 | 1.28 | 1.34 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 50    | 1.04             | 1.13 | 1.22 | 1.28 | 1.34 | 1.44 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 60    | 1.04             | 1.14 | 1.22 | 1.29 | 1.34 | 1.44 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 70    | 1.05             | 1.14 | 1.22 | 1.29 | 1.35 | 1.44 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 80    | 1.05             | 1.15 | 1.23 | 1.29 | 1.35 | 1.45 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 100   | 1.05             | 1.15 | 1.23 | 1.30 | 1.35 | 1.45 | 1.76 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 150   | 1.06             | 1.16 | 1.24 | 1.31 | 1.36 | 1.46 | 1.77 | 1.95 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 200   | 1.07             | 1.17 | 1.25 | 1.31 | 1.37 | 1.47 | 1.77 | 1.96 | 2.09 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 250   | 1.07             | 1.17 | 1.25 | 1.32 | 1.37 | 1.47 | 1.78 | 1.97 | 2.10 | 2.20 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 300   | 1.08             | 1.18 | 1.25 | 1.32 | 1.38 | 1.47 | 1.78 | 1.97 | 2.10 | 2.21 | 2.30 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 350   | 1.08             | 1.18 | 1.26 | 1.32 | 1.38 | 1.48 | 1.78 | 1.97 | 2.11 | 2.21 | 2.31 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 400   |                  |      |      |      |      | 1.48 | 1.79 | 1.98 | 2.11 | 2.22 | 2.31 | 2.46 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 500   |                  |      |      |      |      | 1.49 | 1.79 | 1.98 | 2.12 | 2.22 | 2.32 | 2.47 | 2.58 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 600   |                  |      |      |      |      | 1.49 | 1.80 | 1.99 | 2.12 | 2.23 | 2.32 | 2.47 | 2.59 | 2.66 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 700   |                  |      |      |      |      | 1.49 | 1.80 | 1.99 | 2.12 | 2.23 | 2.32 | 2.47 | 2.59 | 2.66 | 2.72 |      |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 800   |                  |      |      |      |      | 1.50 | 1.80 | 1.99 | 2.13 | 2.23 | 2.33 | 2.48 | 2.59 | 2.66 | 2.72 | 2.77 |      |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 900   |                  |      |      |      |      | 1.50 | 1.81 | 2.00 | 2.13 | 2.24 | 2.33 | 2.48 | 2.60 | 2.66 | 2.72 | 2.77 | 2.81 |      |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 1000  |                  |      |      |      |      | 1.50 | 1.81 | 2.00 | 2.13 | 2.24 | 2.33 | 2.48 | 2.60 | 2.67 | 2.72 | 2.77 | 2.81 | 2.85 |      |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 1250  |                  |      |      |      |      | 1.51 | 1.81 | 2.00 | 2.14 | 2.24 | 2.34 | 2.49 | 2.60 | 2.67 | 2.73 | 2.77 | 2.82 | 2.85 | 2.94 |      |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 1500  |                  |      |      |      |      | 1.51 | 1.82 | 2.01 | 2.14 | 2.25 | 2.34 | 2.49 | 2.61 | 2.67 | 2.73 | 2.78 | 2.82 | 2.86 | 2.95 | 3.02 |      |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 1750  |                  |      |      |      |      | 1.51 | 1.82 | 2.01 | 2.15 | 2.25 | 2.35 | 2.50 | 2.61 | 2.68 | 2.73 | 2.78 | 2.82 | 2.86 | 2.95 | 3.02 | 3.08 |      |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 2000  |                  |      |      |      |      | 1.52 | 1.82 | 2.01 | 2.15 | 2.26 | 2.35 | 2.50 | 2.61 | 2.68 | 2.73 | 2.78 | 2.82 | 2.86 | 2.95 | 3.02 | 3.08 | 3.14 |      |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 2500  |                  |      |      |      |      | 1.52 | 1.83 | 2.02 | 2.15 | 2.26 | 2.36 | 2.51 | 2.62 | 2.68 | 2.74 | 2.79 | 2.83 | 2.87 | 2.96 | 3.03 | 3.09 | 3.14 | 3.23 |      |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 3000  |                  |      |      |      |      |      | 1.83 | 2.02 | 2.16 | 2.27 | 2.36 | 2.51 | 2.62 | 2.69 | 2.74 | 2.79 | 2.83 | 2.87 | 2.96 | 3.03 | 3.09 | 3.14 | 3.23 | 3.30 |      |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 4000  |                  |      |      |      |      |      | 1.84 | 2.03 | 2.16 | 2.27 | 2.37 | 2.52 | 2.63 | 2.69 | 2.75 | 2.80 | 2.84 | 2.88 | 2.97 | 3.04 | 3.10 | 3.15 | 3.24 | 3.31 | 3.42 |      |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 5000  |                  |      |      |      |      |      | 1.85 | 2.04 | 2.17 | 2.28 | 2.38 | 2.53 | 2.63 | 2.70 | 2.75 | 2.80 | 2.84 | 2.88 | 2.97 | 3.04 | 3.10 | 3.15 | 3.24 | 3.31 | 3.43 | 3.51 |      |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 7500  |                  |      |      |      |      |      | 1.86 | 2.05 | 2.18 | 2.29 | 2.39 | 2.54 | 2.64 | 2.70 | 2.76 | 2.81 | 2.85 | 2.89 | 2.98 | 3.05 | 3.11 | 3.16 | 3.25 | 3.32 | 3.43 | 3.52 | 3.68 |      |   |   |   |   |  |  |  |   |  |  |  |  |
|                                                                                      | 10000 |                  |      |      |      |      |      | 1.86 | 2.05 | 2.19 | 2.30 | 2.39 | 2.54 | 2.64 | 2.71 | 2.76 | 2.81 | 2.85 | 2.90 | 2.98 | 3.06 | 3.12 | 3.17 | 3.26 | 3.33 | 3.44 | 3.53 | 3.69 | 3.80 |   |   |   |   |  |  |  |   |  |  |  |  |

Increased Limit Factor for 45/45 limit is 1.39  
Increased Limit Factor for 75/75 limit is 1.62  
Increased Limit Factor for 750/750 limit is 2.74  
Increased Limit Factor for 550/550 limit is 2.62

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

2019 CAR Filing  
Increased Limits Factors  
Exhibit 5

**All Vehicle Types Excluding Taxicabs and Motorcycles**

**03/01/19**

(Limits Expressed in Thousands)

|  |  | LIMIT PER PERSON |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   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 |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |
|  |  | 5                |  |  |  |  | 0 |  |  |  |  | 5 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  |

Increased Limit Rate for 45/45 limit is

8

Increased Limit Rate for 75/75 limit is

9

Increased Limit Rate for 750/750 limit is

13

Increased Limit Rate for 550/550 limit is

12

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

2019 CAR Filing  
Increased Limits Factors  
Exhibit 6

**Taxis**

**03/01/19**

(Limits Expressed in Thousands)

|  |  | LIMIT PER PERSON |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   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|--|--|------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--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|  |  |                  |   |   |   |   | 1 |   |   |   |   | 1 |   |   |   |   | 1 |   |   |   |   | 1 |   |   |   |   | 2 |   |   |   |   | 2 |   |   |   |   | 3 |   |   |   |   | 4 |   |   |   |   | 5 |   |   |   |   | 7 |   |   |   |   | 1 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   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|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|  |  | 2                | 2 | 3 | 3 | 4 | 5 | 0 | 1 | 5 | 2 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 | 1 | 1 | 1 | 1 | 2 | 2 | 3 | 4 | 5 | 7 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Increased Limit Rate for 45/45 limit is 61  
Increased Limit Rate for 75/75 limit is 71  
Increased Limit Rate for 750/750 limit is 145  
Increased Limit Rate for 550/550 limit is 138

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

2019 CAR Filing  
Increased Limits Factors  
Exhibit 7

**All Vehicle Types Excluding Taxicabs and Motorcycles**

**03/01/19**

(Limits Expressed in Thousands)

| LIMIT PER PERSON |       |   |   |   |   |   |    |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|------------------|-------|---|---|---|---|---|----|----|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|---|---|---|---|
|                  |       |   |   |   |   | 1 | 1  | 2  | 2  |    |     |     |     |     | 3   | 4   | 5   | 6   | 7   |     |     |     | 1   | 1   | 1   | 1   | 2   | 2   | 3   | 4 | 5 | 7 | 1 |
|                  | 2     | 2 | 3 | 3 | 4 | 5 | 0  | 5  | 0  | 5  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 8   | 9   | 0   | 2   | 5   | 7   | 0   | 5   | 0   | 0   | 0 | 0 | 0 | 0 |
|                  | 0     | 5 | 0 | 5 | 0 | 0 | 0  | 0  | 0  | 0  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0 | 0 | 0 |   |
| LIMIT PER PERSON | 40    | 0 | 0 | 2 | 4 | 5 |    |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 45    | 0 | 0 | 2 | 4 | 5 |    |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 50    | 0 | 0 | 2 | 4 | 5 | 7  |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 60    | 0 | 1 | 3 | 4 | 5 | 7  |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 70    | 0 | 1 | 3 | 4 | 5 | 7  |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 80    | 0 | 1 | 3 | 4 | 5 | 7  |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 100   | 0 | 1 | 3 | 4 | 5 | 7  | 21 |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 150   | 0 | 1 | 3 | 4 | 5 | 7  | 21 | 47 |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 200   | 0 | 2 | 3 | 4 | 5 | 8  | 22 | 48 | 68 |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 250   | 0 | 2 | 3 | 4 | 6 | 8  | 22 | 49 | 68 | 84  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 300   | 0 | 2 | 3 | 4 | 6 | 8  | 22 | 50 | 69 | 84  | 119 |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 350   | 0 | 2 | 3 | 5 | 6 | 8  | 23 | 50 | 70 | 85  | 121 |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 400   |   |   |   |   |   | 8  | 23 | 51 | 70 | 85  | 122 | 184 |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 500   |   |   |   |   |   | 9  | 24 | 51 | 71 | 86  | 125 | 186 | 234 |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 600   |   |   |   |   |   | 9  | 24 | 52 | 71 | 88  | 127 | 188 | 236 | 247 |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 700   |   |   |   |   |   | 9  | 25 | 52 | 72 | 90  | 128 | 190 | 237 | 247 | 253 |     |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 800   |   |   |   |   |   | 9  | 25 | 53 | 72 | 91  | 130 | 191 | 239 | 247 | 253 | 258 |     |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 900   |   |   |   |   |   | 9  | 26 | 53 | 73 | 92  | 131 | 192 | 240 | 248 | 253 | 258 | 262 |     |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 1000  |   |   |   |   |   | 9  | 26 | 54 | 73 | 93  | 132 | 193 | 241 | 248 | 253 | 258 | 263 | 266 |     |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 1250  |   |   |   |   |   | 10 | 27 | 54 | 74 | 96  | 135 | 196 | 241 | 248 | 254 | 259 | 263 | 267 | 275 |     |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 1500  |   |   |   |   |   | 10 | 27 | 55 | 75 | 98  | 137 | 198 | 242 | 248 | 254 | 259 | 263 | 267 | 275 | 282 |     |     |     |     |     |     |     |     |   |   |   |   |
|                  | 1750  |   |   |   |   |   | 10 | 28 | 56 | 75 | 99  | 138 | 199 | 242 | 249 | 254 | 259 | 264 | 267 | 276 | 282 | 288 |     |     |     |     |     |     |     |   |   |   |   |
|                  | 2000  |   |   |   |   |   | 10 | 28 | 56 | 76 | 101 | 140 | 201 | 242 | 249 | 255 | 260 | 264 | 268 | 276 | 283 | 288 | 293 |     |     |     |     |     |     |   |   |   |   |
|                  | 2500  |   |   |   |   |   | 10 | 29 | 57 | 76 | 103 | 142 | 203 | 243 | 249 | 255 | 260 | 264 | 268 | 276 | 283 | 289 | 294 | 302 |     |     |     |     |     |   |   |   |   |
|                  | 3000  |   |   |   |   |   |    | 30 | 57 | 77 | 105 | 144 | 205 | 243 | 250 | 255 | 260 | 265 | 268 | 277 | 283 | 289 | 294 | 302 | 309 |     |     |     |     |   |   |   |   |
|                  | 4000  |   |   |   |   |   |    | 31 | 58 | 78 | 108 | 147 | 208 | 244 | 250 | 256 | 261 | 265 | 269 | 277 | 284 | 290 | 294 | 303 | 309 | 320 |     |     |     |   |   |   |   |
|                  | 5000  |   |   |   |   |   |    | 32 | 59 | 79 | 111 | 149 | 211 | 244 | 251 | 256 | 261 | 266 | 269 | 278 | 284 | 290 | 295 | 303 | 310 | 320 | 329 |     |     |   |   |   |   |
|                  | 7500  |   |   |   |   |   |    | 33 | 60 | 80 | 115 | 154 | 215 | 245 | 251 | 257 | 262 | 266 | 270 | 278 | 285 | 291 | 296 | 304 | 311 | 321 | 329 | 344 |     |   |   |   |   |
|                  | 10000 |   |   |   |   |   |    | 34 | 61 | 81 | 118 | 157 | 218 | 245 | 252 | 258 | 262 | 267 | 271 | 279 | 286 | 291 | 296 | 304 | 311 | 322 | 330 | 345 | 355 |   |   |   |   |

Increased Limit Rate for 45/45 limit is 6  
Increased Limit Rate for 75/75 limit is 17  
Increased Limit Rate for 750/750 limit is 255  
Increased Limit Rate for 550/550 limit is 243

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

2019 CAR Filing  
Increased Limits Factors  
Exhibit 8

**Taxis**

**03/01/19**

(Limits Expressed in Thousands)

|  |  | LIMIT PER PERSON |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   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|--|--|------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--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|  |  |                  |   |   |   |   | 1 |   |   |   |   | 1 |   |   |   |   | 1 |   |   |   |   | 1 |   |   |   |   | 2 |   |   |   |   | 3 |   |   |   |   | 4 |   |   |   |   | 5 |   |   |   |   | 7 |   |   |   |   | 1 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   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|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   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|  |  | 2                | 2 | 3 | 3 | 4 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 | 0 | 5 |

Increased Limit Rate for 45/45 limit is 6  
Increased Limit Rate for 75/75 limit is 17  
Increased Limit Rate for 750/750 limit is 255  
Increased Limit Rate for 550/550 limit is 243

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

2019 CAR Filing  
Increased Limits Factors  
Exhibit 9

**Commercial Motorcycles**

**03/01/19**

**(Limits Expressed in Thousands)**

|  |  | LIMIT PER PERSON |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   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|  |  | 2                |  |  |  |  | 0 |  |  |  |  | 1 |  |  |  |  | 0 |  |  |  |  | 2 |  |  |  |  | 0 |  |  |  |  | 3 |  |  |  |  | 0 |  |  |  |  | 4 |  |  |  |  | 0 |  |  |  |  | 5 |  |  |  |  | 0 |  |  |  |  | 6 |  |  |  |  | 0 |  |  |  |  | 7 |  |  |  |  | 0 |  |  |  |  | 8 |  |  |  |  | 0 |  |  |  |  | 9 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   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 |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  |

|                                             |     |
|---------------------------------------------|-----|
| 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)**

2019 CAR Filing  
Increased Limits Factors  
Exhibit 10

**Commercial Motorcycles**

**03/01/19**

**(Limits Expressed in Thousands)**

|                                      |      | LIMIT PER PERSON |    |    |    |    |    |     |     |     |     |     |     |      |      |      |     |     |      |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |
|--------------------------------------|------|------------------|----|----|----|----|----|-----|-----|-----|-----|-----|-----|------|------|------|-----|-----|------|--|--|---|--|--|--|--|---|--|--|--|--|---|--|--|--|--|---|--|--|--|--|---|--|--|--|--|---|--|--|--|--|---|--|--|--|--|---|--|--|--|--|
|                                      |      |                  |    |    |    |    | 1  |     |     |     |     | 2   |     |      |      |      | 3   |     |      |  |  | 4 |  |  |  |  | 5 |  |  |  |  | 6 |  |  |  |  | 7 |  |  |  |  | 8 |  |  |  |  | 9 |  |  |  |  | 1 |  |  |  |  |   |  |  |  |  |
|                                      |      | 2                |    |    |    |    | 1  |     |     |     |     | 2   |     |      |      |      | 3   |     |      |  |  | 4 |  |  |  |  | 5 |  |  |  |  | 6 |  |  |  |  | 7 |  |  |  |  | 8 |  |  |  |  | 9 |  |  |  |  | 1 |  |  |  |  |   |  |  |  |  |
|                                      |      | 0                |    |    |    |    | 0  |     |     |     |     | 0   |     |      |      |      | 0   |     |      |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  |
| L<br>I<br>M<br>I<br>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<br>E<br>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 |     |     |     |      |      |      |     |     |      |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |
|                                      | 250  | 3                | 12 | 20 | 27 | 36 | 51 | 123 | 263 | 362 | 440 |     |     |      |      |      |     |     |      |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |   |  |  |  |  |
| A<br>C<br>C<br>I<br>D<br>E<br>N<br>T | 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**

03/01/19

| <u>Limit</u> | <u>PPT &amp; GAR *</u> | <u>Light / Medium<br/>TTT</u> | <u>Heavy Trucks &amp;<br/>Truck Tractors</u> | <u>Extra Heavy Trucks &amp;<br/>Truck Tractors,<br/>Trailers/Semi Trailers</u> | <u>Taxis, Limos &amp;<br/>Car Service</u> | <u>Bus &amp; Van Pool</u> | <u>Motorcycle</u> |
|--------------|------------------------|-------------------------------|----------------------------------------------|--------------------------------------------------------------------------------|-------------------------------------------|---------------------------|-------------------|
| \$5,000      | 1.000                  | 1.000                         | 1.000                                        | 1.000                                                                          | 1.000                                     | 1.000                     | 1.000             |
| \$10,000     | 1.240                  | 1.327                         | 1.340                                        | 1.407                                                                          | 1.240                                     | 1.240                     | 1.180             |
| \$15,000     | 1.330                  | 1.419                         | 1.454                                        | 1.549                                                                          | 1.330                                     | 1.320                     | 1.230             |
| \$20,000     | 1.364                  | 1.456                         | 1.510                                        | 1.626                                                                          | 1.364                                     | 1.354                     | 1.253             |
| \$25,000     | 1.390                  | 1.484                         | 1.553                                        | 1.686                                                                          | 1.390                                     | 1.380                     | 1.270             |
| \$30,000     | 1.401                  | 1.496                         | 1.575                                        | 1.725                                                                          | 1.401                                     | 1.391                     | 1.275             |
| \$35,000     | 1.410                  | 1.506                         | 1.593                                        | 1.757                                                                          | 1.410                                     | 1.400                     | 1.280             |
| \$40,000     | 1.415                  | 1.513                         | 1.612                                        | 1.792                                                                          | 1.415                                     | 1.411                     | 1.285             |
| \$45,000     | 1.418                  | 1.517                         | 1.620                                        | 1.808                                                                          | 1.418                                     | 1.416                     | 1.288             |
| \$50,000     | 1.420                  | 1.520                         | 1.628                                        | 1.822                                                                          | 1.420                                     | 1.420                     | 1.290             |
| \$75,000     | 1.437                  | 1.531                         | 1.682                                        | 1.910                                                                          | 1.437                                     | 1.429                     | 1.299             |
| \$80,000     | 1.438                  | 1.531                         | 1.684                                        | 1.913                                                                          | 1.438                                     | 1.429                     | 1.299             |
| \$100,000    | 1.440                  | 1.533                         | 1.691                                        | 1.924                                                                          | 1.440                                     | 1.430                     | 1.300             |
| \$150,000    | 1.446                  | 1.541                         | 1.734                                        | 1.984                                                                          | 1.446                                     | 1.436                     | 1.312             |
| \$200,000    | 1.448                  | 1.544                         | 1.751                                        | 2.008                                                                          | 1.448                                     | 1.438                     | 1.317             |
| \$250,000    | 1.450                  | 1.547                         | 1.764                                        | 2.026                                                                          | 1.450                                     | 1.440                     | 1.320             |
| \$300,000    | 1.450                  | 1.549                         | 1.774                                        | 2.039                                                                          | 1.450                                     | 1.440                     | 1.323             |
| \$400,000    | 1.450                  | 1.550                         | 1.783                                        | 2.051                                                                          | 1.450                                     | 1.440                     | 1.327             |
| \$500,000    | 1.450                  | 1.552                         | 1.791                                        | 2.060                                                                          | 1.450                                     | 1.440                     | 1.330             |
| \$550,000    | 1.450                  | 1.552                         | 1.795                                        | 2.067                                                                          | 1.450                                     | 1.440                     | 1.332             |
| \$750,000    | 1.450                  | 1.552                         | 1.802                                        | 2.079                                                                          | 1.450                                     | 1.440                     | 1.336             |
| \$1,000,000  | 1.450                  | 1.552                         | 1.809                                        | 2.090                                                                          | 1.450                                     | 1.440                     | 1.340             |
| \$1,500,000  | 1.535                  | 1.642                         | 1.914                                        | 2.215                                                                          | 1.535                                     | 1.525                     | 1.420             |
| \$2,000,000  | 1.559                  | 1.669                         | 1.944                                        | 2.247                                                                          | 1.559                                     | 1.548                     | 1.440             |
| \$2,500,000  | 1.580                  | 1.692                         | 1.971                                        | 2.278                                                                          | 1.580                                     | 1.570                     | 1.461             |
| \$3,000,000  | 1.592                  | 1.704                         | 1.985                                        | 2.294                                                                          | 1.592                                     | 1.581                     | 1.470             |
| \$4,000,000  | 1.622                  | 1.734                         | 2.020                                        | 2.334                                                                          | 1.622                                     | 1.611                     | 1.550             |
| \$5,000,000  | 1.792                  | 1.914                         | 2.230                                        | 2.574                                                                          | 1.792                                     | 1.781                     | 1.652             |
| \$10,000,000 | 1.934                  | 2.070                         | 2.411                                        | 2.787                                                                          | 1.934                                     | 1.921                     | 1.786             |

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

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|          | <u>Town</u>    | <u>Proposed<br/>Territory</u> | <u>Statistical<br/>Town<br/>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                                  |

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|          | <u>Town</u>          | <u>Proposed<br/>Territory</u> | <u>Statistical<br/>Town<br/>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                                  |

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|   | <b><u>Town</u></b> | <b><u>Proposed<br/>Territory</u></b> | <b><u>Statistical<br/>Town<br/>Code</u></b> |
|---|--------------------|--------------------------------------|---------------------------------------------|
|   | HAMPDEN            | 14                                   | 493                                         |
|   | HANCOCK            | 11                                   | 174                                         |
|   | HANOVER            | 16                                   | 033                                         |
|   | HANSON             | 14                                   | 034                                         |
|   | HARDWICK           | 15                                   | 939                                         |
|   | HARVARD            | 12                                   | 974                                         |
|   | HARWICH            | 11                                   | 055                                         |
|   | HATFIELD           | 14                                   | 532                                         |
|   | HAVERHILL          | 16                                   | 302                                         |
|   | HAWLEY             | 16                                   | 475                                         |
|   | HEATH              | 15                                   | 476                                         |
|   | HINGHAM            | 16                                   | 012                                         |
|   | HINSDALE           | 15                                   | 133                                         |
|   | HOLBROOK           | 15                                   | 735                                         |
|   | HOLDEN             | 13                                   | 940                                         |
|   | HOLLAND            | 14                                   | 494                                         |
|   | HOLLISTON          | 15                                   | 637                                         |
|   | HOLYOKE            | 13                                   | 403                                         |
|   | HOPEDALE           | 15                                   | 941                                         |
|   | HOPKINTON          | 15                                   | 638                                         |
|   | HUBBARDSTON        | 16                                   | 942                                         |
|   | HUDSON             | 13                                   | 616                                         |
|   | HULL               | 17                                   | 035                                         |
|   | HUNTINGTON         | 15                                   | 533                                         |
|   | HYDE PARK          | 04                                   | 818                                         |
| I | IPSWICH            | 13                                   | 315                                         |
| J | JAMAICA PLAIN      | 03                                   | 817                                         |
| K | KINGSTON           | 16                                   | 036                                         |
| L | LAKEVILLE          | 14                                   | 037                                         |
|   | LANCASTER          | 13                                   | 943                                         |
|   | LANESBOROUGH       | 11                                   | 134                                         |
|   | LAWRENCE           | 20                                   | 303                                         |
|   | LEE                | 11                                   | 135                                         |
|   | LEICESTER          | 14                                   | 944                                         |
|   | LENOX              | 14                                   | 136                                         |
|   | LEOMINSTER         | 11                                   | 914                                         |
|   | LEVERETT           | 16                                   | 477                                         |
|   | LEXINGTON          | 16                                   | 617                                         |
|   | LEYDEN             | 13                                   | 478                                         |
|   | LINCOLN            | 16                                   | 639                                         |
|   | LITTLETON          | 13                                   | 640                                         |
|   | LONGMEADOW         | 14                                   | 442                                         |
|   | LOWELL             | 18                                   | 601                                         |
|   | LUDLOW             | 11                                   | 421                                         |
|   | LUNENBURG          | 13                                   | 945                                         |
|   | LYNN               | 19                                   | 300                                         |
|   | LYNNFIELD          | 17                                   | 334                                         |
| M | MALDEN             | 19                                   | 603                                         |
|   | MANCHESTER         | 15                                   | 335                                         |
|   | MANSFIELD          | 15                                   | 214                                         |
|   | MARBLEHEAD         | 17                                   | 316                                         |
|   | MARION             | 13                                   | 038                                         |
|   | MARLBOROUGH        | 13                                   | 618                                         |
|   | MARSHFIELD         | 16                                   | 039                                         |
|   | MASHPEE            | 13                                   | 085                                         |
|   | MATTAPOISETT       | 13                                   | 040                                         |
|   | MAYNARD            | 15                                   | 620                                         |
|   | MEDFIELD           | 14                                   | 736                                         |
|   | MEDFORD            | 18                                   | 604                                         |
|   | MEDWAY             | 13                                   | 737                                         |
|   | MELROSE            | 19                                   | 619                                         |

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|          | <b><u>Town</u></b> | <b><u>Proposed<br/>Territory</u></b> | <b><u>Statistical<br/>Town<br/>Code</u></b> |
|----------|--------------------|--------------------------------------|---------------------------------------------|
|          | 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                                         |

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|          | <u>Town</u>  | <u>Proposed<br/>Territory</u> | <u>Statistical<br/>Town<br/>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                                  |

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|----------|------------------|-------------------------------|--------------------------------------|
|          | 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                                  |