

## Commonwealth Automobile Reinsurers

2020 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> | 405.37                                                     | 364.93                                                         |                                          |                                                      |           | 78.63                                                      | 0.8539                                                       | 0.8539                                                           | 1.00                                                        |                                             |           |
| Territory:           |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             |                                             |           |
| 1                    |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 1107                                        | 1006      |
| 2                    |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 1107                                        | 1006      |
| 3                    |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 1107                                        | 1006      |
| 4                    |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 1107                                        | 1006      |
| 5                    |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 1107                                        | 1006      |
| 6                    |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 1107                                        | 1006      |
| 7                    |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 1107                                        | 1006      |
| 8                    |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 1107                                        | 1006      |
| 9                    |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 1107                                        | 1006      |
| 10                   |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 1107                                        | 1006      |
| 11                   |                                                            |                                                                | 0.6123                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 383                                         | 354       |
| 12                   |                                                            |                                                                | 0.7096                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 429                                         | 395       |
| 13                   |                                                            |                                                                | 0.7307                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 439                                         | 404       |
| 14                   |                                                            |                                                                | 0.7607                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 453                                         | 417       |
| 15                   |                                                            |                                                                | 0.7455                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 446                                         | 411       |
| 16                   |                                                            |                                                                | 0.8264                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 484                                         | 445       |
| 17                   |                                                            |                                                                | 1.0648                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 598                                         | 547       |
| 18                   |                                                            |                                                                | 1.2854                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 702                                         | 641       |
| 19                   |                                                            |                                                                | 1.8515                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 971                                         | 883       |
| 20                   |                                                            |                                                                | 2.1451                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 1110                                        | 1009      |
| <u>A-1**</u>         |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             |                                             |           |
| Territory:           |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             |                                             |           |
| 1                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 968                                         | 880       |
| 2                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 968                                         | 880       |
| 3                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 968                                         | 880       |
| 4                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 968                                         | 880       |
| 5                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 968                                         | 880       |
| 6                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 968                                         | 880       |
| 7                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 968                                         | 880       |
| 8                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 968                                         | 880       |
| 9                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 968                                         | 880       |
| 10                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 968                                         | 880       |
| 11                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 335                                         | 310       |
| 12                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 375                                         | 346       |
| 13                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 384                                         | 353       |
| 14                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 396                                         | 365       |
| 15                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 390                                         | 360       |
| 16                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 423                                         | 389       |
| 17                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 523                                         | 478       |
| 18                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 614                                         | 561       |
| 19                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 849                                         | 772       |
| 20                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 971                                         | 883       |
| <u>B. Basic**</u>    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             |                                             |           |
| Territory:           |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             |                                             |           |
| 1                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 139                                         | 126       |
| 2                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 139                                         | 126       |
| 3                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 139                                         | 126       |
| 4                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 139                                         | 126       |
| 5                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 139                                         | 126       |
| 6                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 139                                         | 126       |
| 7                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 139                                         | 126       |
| 8                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 139                                         | 126       |
| 9                    |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 139                                         | 126       |
| 10                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 139                                         | 126       |
| 11                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 48                                          | 44        |
| 12                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 54                                          | 49        |
| 13                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 55                                          | 51        |
| 14                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 57                                          | 52        |
| 15                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 56                                          | 51        |
| 16                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 61                                          | 56        |
| 17                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 75                                          | 69        |
| 18                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 88                                          | 80        |
| 19                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 122                                         | 111       |
| 20                   |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             | 139                                         | 126       |

\* (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: 87.5% of Combined rates (Form 110).

B: 12.5% 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**

2020 CAR  
Schedule 107-2  
Page 2

**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>        | 57.94                                                      | 79.40                                                          |                                          |                                                      |           | 25.19                                                      | 0.8539                                                       | 0.8539                                                           |                                                             |                                 |           |
| Territory:        |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             |                                 |           |
| 1                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 175                             | 228       |
| 2                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 175                             | 228       |
| 3                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 175                             | 228       |
| 4                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 175                             | 228       |
| 5                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 175                             | 228       |
| 6                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 175                             | 228       |
| 7                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 175                             | 228       |
| 8                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 175                             | 228       |
| 9                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 175                             | 228       |
| 10                |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 175                             | 228       |
| 11                |                                                            |                                                                | 0.6123                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 71                              | 86        |
| 12                |                                                            |                                                                | 0.7096                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 78                              | 95        |
| 13                |                                                            |                                                                | 0.7307                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 79                              | 97        |
| 14                |                                                            |                                                                | 0.7607                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 81                              | 100       |
| 15                |                                                            |                                                                | 0.7455                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 80                              | 99        |
| 16                |                                                            |                                                                | 0.8264                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 86                              | 106       |
| 17                |                                                            |                                                                | 1.0648                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 102                             | 129       |
| 18                |                                                            |                                                                | 1.2854                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 117                             | 149       |
| 19                |                                                            |                                                                | 1.8515                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 155                             | 202       |
| 20                |                                                            |                                                                | 2.1451                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 175                             | 229       |
| <u>PDL, Basic</u> | 304.62                                                     | 316.85                                                         |                                          |                                                      |           | 71.21                                                      | 0.8713                                                       | 0.8713                                                           |                                                             |                                 |           |
| Territory:        |                                                            |                                                                |                                          |                                                      |           |                                                            |                                                              |                                                                  |                                                             |                                 |           |
| 1                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 829                             | 859       |
| 2                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 829                             | 859       |
| 3                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 829                             | 859       |
| 4                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 829                             | 859       |
| 5                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 829                             | 859       |
| 6                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 829                             | 859       |
| 7                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 829                             | 859       |
| 8                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 829                             | 859       |
| 9                 |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 829                             | 859       |
| 10                |                                                            |                                                                | 2.1386                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 829                             | 859       |
| 11                |                                                            |                                                                | 0.6123                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 296                             | 304       |
| 12                |                                                            |                                                                | 0.7096                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 330                             | 340       |
| 13                |                                                            |                                                                | 0.7307                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 337                             | 347       |
| 14                |                                                            |                                                                | 0.7607                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 348                             | 358       |
| 15                |                                                            |                                                                | 0.7455                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 342                             | 353       |
| 16                |                                                            |                                                                | 0.8264                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 371                             | 382       |
| 17                |                                                            |                                                                | 1.0648                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 454                             | 469       |
| 18                |                                                            |                                                                | 1.2854                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 531                             | 549       |
| 19                |                                                            |                                                                | 1.8515                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 729                             | 755       |
| 20                |                                                            |                                                                | 2.1451                                   | 1.0000                                               | 1.0000    |                                                            |                                                              |                                                                  |                                                             | 832                             | 862       |

\* (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 | \$23 | (From Form 110) |
| 10,000  | 25   |                 |
| 15,000  | 27   |                 |
| 20,000  | 28   |                 |
| 25,000  | 30   |                 |

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   | 5                | 0                   | 5                | 0                   |
| 20/50   | 6                | 0                   | 6                | 0                   |
| 25/50   | 7                | 1                   | 7                | 1                   |
| 35/80   | 8                | 3                   | 8                | 3                   |
| 50/100  | 9                | 6                   | 9                | 6                   |
| 100/300 | 10               | 21                  | 10               | 21                  |
| 250/500 | 11               | 85                  | 11               | 85                  |
| 500/500 | 15               | 235                 | 15               | 235                 |

## Commonwealth Automobile Reinsurers

2020 CAR  
Schedule 107-2  
Page 4

**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    |            | Non-Fleet    |           | Pure Premium   |           |
|                          | Loss       | Loss       | Relativity | Differential |           | by Territory * |           |
|                          | Pure Prem  | Pure Prem  | (100K)     | (100K)       |           | Fleet          | Non-Fleet |
|                          | (Form 100) | (Form 100) |            | Fleet        | Non-Fleet |                |           |
| <u>Collision</u>         | 835.73     | 741.55     |            |              |           |                |           |
| Territory:               |            |            |            |              |           |                |           |
| 1                        |            |            | 1.7545     | 1.0000       | 1.0000    | 1466           | 1301      |
| 2                        |            |            | 1.7545     | 1.0000       | 1.0000    | 1466           | 1301      |
| 3                        |            |            | 1.7545     | 1.0000       | 1.0000    | 1466           | 1301      |
| 4                        |            |            | 1.7545     | 1.0000       | 1.0000    | 1466           | 1301      |
| 5                        |            |            | 1.7545     | 1.0000       | 1.0000    | 1466           | 1301      |
| 6                        |            |            | 1.7545     | 1.0000       | 1.0000    | 1466           | 1301      |
| 7                        |            |            | 1.7545     | 1.0000       | 1.0000    | 1466           | 1301      |
| 8                        |            |            | 1.7545     | 1.0000       | 1.0000    | 1466           | 1301      |
| 9                        |            |            | 1.7545     | 1.0000       | 1.0000    | 1466           | 1301      |
| 10                       |            |            | 1.7545     | 1.0000       | 1.0000    | 1466           | 1301      |
| 11                       |            |            | 0.5880     | 1.0000       | 1.0000    | 491            | 436       |
| 12                       |            |            | 0.7117     | 1.0000       | 1.0000    | 595            | 528       |
| 13                       |            |            | 0.7327     | 1.0000       | 1.0000    | 612            | 543       |
| 14                       |            |            | 0.8337     | 1.0000       | 1.0000    | 697            | 618       |
| 15                       |            |            | 0.7949     | 1.0000       | 1.0000    | 664            | 589       |
| 16                       |            |            | 0.9067     | 1.0000       | 1.0000    | 758            | 672       |
| 17                       |            |            | 1.0899     | 1.0000       | 1.0000    | 911            | 808       |
| 18                       |            |            | 1.2593     | 1.0000       | 1.0000    | 1052           | 934       |
| 19                       |            |            | 1.6843     | 1.0000       | 1.0000    | 1408           | 1249      |
| 20                       |            |            | 1.7985     | 1.0000       | 1.0000    | 1503           | 1334      |
| <u>Limited Collision</u> | 58.50      | 51.91      |            |              |           |                |           |
| Territory:               |            |            |            |              |           |                |           |
| 1                        |            |            | 1.7545     | 1.0000       | 1.0000    | 103            | 91        |
| 2                        |            |            | 1.7545     | 1.0000       | 1.0000    | 103            | 91        |
| 3                        |            |            | 1.7545     | 1.0000       | 1.0000    | 103            | 91        |
| 4                        |            |            | 1.7545     | 1.0000       | 1.0000    | 103            | 91        |
| 5                        |            |            | 1.7545     | 1.0000       | 1.0000    | 103            | 91        |
| 6                        |            |            | 1.7545     | 1.0000       | 1.0000    | 103            | 91        |
| 7                        |            |            | 1.7545     | 1.0000       | 1.0000    | 103            | 91        |
| 8                        |            |            | 1.7545     | 1.0000       | 1.0000    | 103            | 91        |
| 9                        |            |            | 1.7545     | 1.0000       | 1.0000    | 103            | 91        |
| 10                       |            |            | 1.7545     | 1.0000       | 1.0000    | 103            | 91        |
| 11                       |            |            | 0.5880     | 1.0000       | 1.0000    | 34             | 31        |
| 12                       |            |            | 0.7117     | 1.0000       | 1.0000    | 42             | 37        |
| 13                       |            |            | 0.7327     | 1.0000       | 1.0000    | 43             | 38        |
| 14                       |            |            | 0.8337     | 1.0000       | 1.0000    | 49             | 43        |
| 15                       |            |            | 0.7949     | 1.0000       | 1.0000    | 47             | 41        |
| 16                       |            |            | 0.9067     | 1.0000       | 1.0000    | 53             | 47        |
| 17                       |            |            | 1.0899     | 1.0000       | 1.0000    | 64             | 57        |
| 18                       |            |            | 1.2593     | 1.0000       | 1.0000    | 74             | 65        |
| 19                       |            |            | 1.6843     | 1.0000       | 1.0000    | 99             | 87        |
| 20                       |            |            | 1.7985     | 1.0000       | 1.0000    | 105            | 93        |
| <u>Comprehensive</u>     | 127.72     | 134.65     |            |              |           |                |           |
| Territory:               |            |            |            |              |           |                |           |
| 1                        |            |            | 1.6510     | 1.0000       | 1.0000    | 211            | 222       |
| 2                        |            |            | 1.6510     | 1.0000       | 1.0000    | 211            | 222       |
| 3                        |            |            | 1.6510     | 1.0000       | 1.0000    | 211            | 222       |
| 4                        |            |            | 1.6510     | 1.0000       | 1.0000    | 211            | 222       |
| 5                        |            |            | 1.6510     | 1.0000       | 1.0000    | 211            | 222       |
| 6                        |            |            | 1.6510     | 1.0000       | 1.0000    | 211            | 222       |
| 7                        |            |            | 1.6510     | 1.0000       | 1.0000    | 211            | 222       |
| 8                        |            |            | 1.6510     | 1.0000       | 1.0000    | 211            | 222       |
| 9                        |            |            | 1.6510     | 1.0000       | 1.0000    | 211            | 222       |
| 10                       |            |            | 1.6510     | 1.0000       | 1.0000    | 211            | 222       |
| 11                       |            |            | 0.7996     | 1.0000       | 1.0000    | 102            | 108       |
| 12                       |            |            | 0.8383     | 1.0000       | 1.0000    | 107            | 113       |
| 13                       |            |            | 0.7995     | 1.0000       | 1.0000    | 102            | 108       |
| 14                       |            |            | 0.9714     | 1.0000       | 1.0000    | 124            | 131       |
| 15                       |            |            | 0.9421     | 1.0000       | 1.0000    | 120            | 127       |
| 16                       |            |            | 1.0634     | 1.0000       | 1.0000    | 136            | 143       |
| 17                       |            |            | 0.9687     | 1.0000       | 1.0000    | 124            | 130       |
| 18                       |            |            | 1.0289     | 1.0000       | 1.0000    | 131            | 139       |
| 19                       |            |            | 1.4028     | 1.0000       | 1.0000    | 179            | 189       |
| 20                       |            |            | 1.4111     | 1.0000       | 1.0000    | 180            | 190       |

Collision/Lim. Collision

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

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

Comprehensive

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

\* (5B) = [(1) x (3) x (4B)]

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

2020 CAR  
Schedule 107-2  
Page 5

|                 |             | <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 | 0.725 | 0.725 | 0.696       | 0.696 | 0.696 | 0.696 | 0.481 |
| 4,501 - 6,000   | 02          | 0.790            | 0.790 | 0.774 | 0.774 | 0.743       | 0.743 | 0.743 | 0.743 | 0.514 |
| 6,001 - 8,000   | 03          | 0.820            | 0.820 | 0.804 | 0.804 | 0.771       | 0.771 | 0.771 | 0.771 | 0.533 |
| 8,001 - 10,000  | 04          | 0.820            | 0.820 | 0.804 | 0.804 | 0.771       | 0.771 | 0.771 | 0.771 | 0.533 |
| 10,001 - 15,000 | 05          | 1.000            | 1.000 | 0.980 | 0.980 | 0.940       | 0.940 | 0.940 | 0.940 | 0.650 |
| 15,001 - 20,000 | 06          | 1.240            | 1.240 | 1.215 | 1.215 | 1.166       | 1.166 | 1.166 | 1.166 | 0.806 |
| 20,001 - 25,000 | 07          | 1.240            | 1.240 | 1.215 | 1.215 | 1.166       | 1.166 | 1.166 | 1.166 | 0.806 |
| 25,001 - 40,000 | 08          | 1.240            | 1.240 | 1.215 | 1.215 | 1.166       | 1.166 | 1.166 | 1.166 | 0.806 |
| 40,001 - 65,000 | 10          | 1.330            | 1.330 | 1.303 | 1.303 | 1.250       | 1.250 | 1.250 | 1.250 | 0.865 |
| 65,001 - 90,000 | 11          | 1.750            | 1.750 | 1.715 | 1.715 | 1.645       | 1.645 | 1.645 | 1.645 | 1.138 |
| 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 | 0.725 | 0.725 | 0.696       | 0.696 | 0.696 | 0.696 | 0.481 |
| 4,501 - 6,000   | 02          | 0.790                    | 0.790 | 0.774 | 0.774 | 0.743       | 0.743 | 0.743 | 0.743 | 0.514 |
| 6,001 - 8,000   | 03          | 0.820                    | 0.820 | 0.804 | 0.804 | 0.771       | 0.771 | 0.771 | 0.771 | 0.533 |
| 8,001 - 10,000  | 04          | 0.820                    | 0.820 | 0.804 | 0.804 | 0.771       | 0.771 | 0.771 | 0.771 | 0.533 |
| 10,001 - 15,000 | 05          | 1.000                    | 1.000 | 0.980 | 0.980 | 0.940       | 0.940 | 0.940 | 0.940 | 0.650 |
| 15,001 - 20,000 | 06          | 1.240                    | 1.240 | 1.215 | 1.215 | 1.166       | 1.166 | 1.166 | 1.166 | 0.806 |
| 20,001 - 25,000 | 07          | 1.240                    | 1.240 | 1.215 | 1.215 | 1.166       | 1.166 | 1.166 | 1.166 | 0.806 |
| 25,001 - 40,000 | 08          | 1.240                    | 1.240 | 1.215 | 1.215 | 1.166       | 1.166 | 1.166 | 1.166 | 0.806 |
| 40,001 - 65,000 | 10          | 1.330                    | 1.330 | 1.303 | 1.303 | 1.250       | 1.250 | 1.250 | 1.250 | 0.865 |
| 65,001 - 90,000 | 11          | 1.750                    | 1.750 | 1.715 | 1.715 | 1.645       | 1.645 | 1.645 | 1.645 | 1.138 |
| 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          | 0.976                | 0.820 | 0.820 | 0.820 | 0.820       | 0.738 | 0.738 | 0.738 | 0.631 |
| 4,501 - 6,000   | 02          | 0.988                | 0.830 | 0.830 | 0.830 | 0.830       | 0.747 | 0.747 | 0.747 | 0.639 |
| 6,001 - 8,000   | 03          | 0.988                | 0.830 | 0.830 | 0.830 | 0.830       | 0.747 | 0.747 | 0.747 | 0.639 |
| 8,001 - 10,000  | 04          | 1.154                | 0.970 | 0.970 | 0.970 | 0.970       | 0.873 | 0.873 | 0.873 | 0.747 |
| 10,001 - 15,000 | 05          | 1.190                | 1.000 | 1.000 | 1.000 | 1.000       | 0.900 | 0.900 | 0.900 | 0.770 |
| 15,001 - 20,000 | 06          | 1.452                | 1.220 | 1.220 | 1.220 | 1.220       | 1.098 | 1.098 | 1.098 | 0.939 |
| 20,001 - 25,000 | 07          | 1.583                | 1.330 | 1.330 | 1.330 | 1.330       | 1.197 | 1.197 | 1.197 | 1.024 |
| 25,001 - 40,000 | 08          | 1.690                | 1.420 | 1.420 | 1.420 | 1.420       | 1.278 | 1.278 | 1.278 | 1.093 |
| 40,001 - 65,000 | 10          | 2.094                | 1.760 | 1.760 | 1.760 | 1.760       | 1.584 | 1.584 | 1.584 | 1.355 |
| 65,001 - 90,000 | 11          | 3.261                | 2.740 | 2.740 | 2.740 | 2.740       | 2.466 | 2.466 | 2.466 | 2.110 |
| 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:

$$1.80 = 1.750 + (95,000-90,000)/1,000 \times 0.01$$

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

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

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

| <u>Deductible</u> | <u>Coverage</u>  |                      |
|-------------------|------------------|----------------------|
|                   | <u>Collision</u> | <u>Comprehensive</u> |
| 300               | 1.040            | 1.020                |
| 500               | 1.000            | 1.000                |
| 1000              | 0.920            | 0.940                |
| 2000              | 0.780            | 0.870                |
| 3000              | 0.660            | 0.810                |
| 4000              | 0.580            | 0.760                |
| 5000              | 0.520            | 0.730                |

COMPANY EXPENSES

| <u>Coverage</u>   | <u>Company<br/>Expense<br/>Pure<br/>Premium<br/>(Form 100)</u> |
|-------------------|----------------------------------------------------------------|
| Collision         | 201.46                                                         |
| Limited Collision | 14.10                                                          |
| Comprehensive     | 41.26                                                          |

VARIABLE EXPENSES

| <u>Coverage</u>   | <u>Fleet<br/>Variable<br/>Expense<br/>Factor*<br/>(Form 100)</u> | <u>Non-Fleet<br/>Variable<br/>Expense<br/>Factor*<br/>(Form 100)</u> |
|-------------------|------------------------------------------------------------------|----------------------------------------------------------------------|
| Collision         | 0.8484                                                           | 0.8484                                                               |
| Limited Collision | 0.8484                                                           | 0.8484                                                               |
| Comprehensive     | 0.8484                                                           | 0.8484                                                               |

\* 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)}]                                                                                                             | 985.32  |
| (1B) | Non-Fleet: Average \$500 deductible Collision pure premium,<br>[Form 100, {(5) x (6) x (6A)}]                                                                                                         | 1061.45 |
| (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        | 24    | 36    | 65     | 108    | 142     | 166     | 186     |
| Non-Fleet    | 26    | 39    | 70     | 116    | 153     | 179     | 200     |

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

2020 CAR  
Schedule 107-2  
Page 8

- (1A) Fleet: Average \$500 deductible Collision pure premium,  
[Form 100, {(5) x (6) x (6A)}] 985.32
- (1B) Non-Fleet: Average \$500 deductible Collision pure premium,  
[Form 100, {(5) x (6) x (6A)}] 1061.45
- (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                                | 98    | 105       |
| 2                                | 98    | 105       |
| 3                                | 98    | 105       |
| 4                                | 98    | 105       |
| 5                                | 98    | 105       |
| 6                                | 98    | 105       |
| 7                                | 98    | 105       |
| 8                                | 98    | 105       |
| 9                                | 98    | 105       |
| 10                               | 98    | 105       |
| 11                               | 33    | 35        |
| 12                               | 40    | 43        |
| 13                               | 41    | 44        |
| 14                               | 46    | 50        |
| 15                               | 44    | 48        |
| 16                               | 51    | 54        |
| 17                               | 61    | 65        |
| 18                               | 70    | 76        |
| 19                               | 94    | 101       |
| 20                               | 100   | 108       |

**Commonwealth Automobile Reinsurers**

**Private Passenger Types**

**Limited Collision - \$300 Deductible Buyback Charge**

2020 CAR  
Schedule 107-2  
Page 9

- (1A) Fleet: Average \$500 deductible Limited Collision pure premium,  
[7% of Collision Rate] 68.97
- (1B) Non-Fleet: Average \$500 deductible Limited Collision pure premium,  
[7% of Collision Rate] 74.30
- (2) \$300 Deductible Buyback Charge = {[ (1) x territorial relativity] / variable expense ratio} x  
{ \$300 selected deductible relativity to \$500 deductible losses (without waiver) -  
\$500 selected deductible relativity to \$500 deductible losses\* (without waiver) }

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

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

**Commonwealth Automobile Reinsurers**

**Private Passenger Types**

**Comprehensive - \$300 Deductible Buyback Charge**

2020 CAR  
Schedule 107-2  
Page 10

- (1A) Fleet: Average \$500 deductible Comprehensive pure premium,  
[Form 100, {(5) x (6) x (6A)}] 182.11
- (1B) Non-Fleet: Average \$500 deductible Comprehensive pure premium,  
[Form 100, {(5) x (6) x (6A)}] 215.49
- (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                                | 7     | 8         |
| 2                                | 7     | 8         |
| 3                                | 7     | 8         |
| 4                                | 7     | 8         |
| 5                                | 7     | 8         |
| 6                                | 7     | 8         |
| 7                                | 7     | 8         |
| 8                                | 7     | 8         |
| 9                                | 7     | 8         |
| 10                               | 7     | 8         |
| 11                               | 3     | 4         |
| 12                               | 4     | 4         |
| 13                               | 3     | 4         |
| 14                               | 4     | 5         |
| 15                               | 4     | 5         |
| 16                               | 5     | 5         |
| 17                               | 4     | 5         |
| 18                               | 4     | 5         |
| 19                               | 6     | 7         |
| 20                               | 6     | 7         |