CAR Commercial Rate – Effective July 1, 2020
Implementation Procedures and Summary of Changes

Below is a description of procedures used to develop rates effective July 1, 2020, including a summary of the changes implemented this year.

Please note that the approved rates included changes to the effective date from May 1, 2020 to July 1, 2020. There was an update to the Rate Summary page in the rate filing that increased the overall rate impact from 6.3% to 8.2%, reflecting a calculation update that related to excess limits for Zone Rated automobiles and did not impact the base rates. There are no changes from the original rates and implementation factors that were distributed when the filing was made.

1. **Commission Schedule**

   Commissions to be paid in conjunction with the CAR Commercial Rate are as follows:

Classification	Percent of Written Premium
Taxi	7.69%
Limousine	3.61%
Car Service	2.37%
All Other	8.34%

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

   This filing proposes to discontinue the anti-theft discount for the comprehensive coverages. All other discounts remain unchanged. The elimination of the anti-theft discount affect the following Manual Rules:

   Rule 1 reference, Rule 43, and Section VIII are eliminated.

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

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

   Section III: Trucks, Tractors, and Trailers Premium Calculation Example, Page 17 of 17.

3. **CAR Commercial Automobile Policy Forms and Endorsements**

   No Policy Form or Endorsement changes are included with rate filing.

4. **Experience Rating Plan**

   The CAR Experience Rating Plan has been updated to reflect factors and components resulting from the proposed rate changes. The Experience Rating Plan will be posted to CAR's website upon approval. Policies eligible for experience rating issued prior to distribution of the Experience Rating Plan should include endorsement MM 99 23 – Rate Modification.

   Specific changes to the experience rating plan include the following:

Liability

a. Updates to Premium De-Trend Factors
b. Loss Development Factors for immature years have been updated.
c. Updates to Table C – Credibility, Adjusted Expected Loss Ratio, and Maximum Single Loss
d. Examples have been updated.

Physical Damage

a. Updates to Premium De-Trend Factors
b. Loss Development Factors for immature years have been updated.
c. The Experience Rating Adjustment Factor (ERAF) has been changed from .6 to .4.
d. Updates to Table C – Credibility, Adjusted Expected Loss Ratio, and Maximum Single Loss for Zone Rated and All Other
e. Examples have been updated

5. Rate Implementation

a. Territory Schedule

The territory definitions to be used for policies effective with this filing are unchanged. Territory relativities have been updated.

b. Increased Limit Factors (ILF)

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

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

c. Deductible Relativities

Physical Damage Deductible Rate Relativities were updated.

Refer to Schedule 107 for Deductible Relativities.

d. Zone Rates

Base rates for Zone Rated classifications have been updated. Specifically, Zone Rates, Trailer Interchange, and Long Distance Physical Damage are developed by applying a factor of 1.265 times the 3-01-19 rates for BI/PIP, 1.271 for PDL, .999 for Collision, and 1.051 for Comprehensive.

e. Age-Symbol Relativities

Age-Symbol Relativities have been updated.

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

f. Schedule 107 and Rates

i. **Trucks, Tractors, and Trailers**

Schedule 107-1 contains the information necessary for the calculation of rates for vehicles classified as truck, tractor, or trailer. The methodology for the calculation of these rates is unchanged. The following should be noted:

- Non zone-rated Collision premiums for truck-tractors and vehicles used in dumping operations are developed by applying a factor of 1.25 times the corresponding truck collision premium. Zone Rated vehicles used in dumping operations are developed by applying a factor of 1.5 times the corresponding truck collision premium.
- Fire, theft, and CAC premiums for the $500 deductible level are developed by applying a factor of 0.64 times the corresponding $500 deductible comprehensive premium.
- Calculation of the $300 deductible fire, theft, and CAC premium follows the same procedure, including a minimum $5 buyback charge.
- Use TTT medical payments rates for zone rated classifications.
- Physical damage rates for zone rated, trailer interchange, and long distance classes have been updated.

ii. **Private Passenger Types**

Schedule 107-2 contains information necessary for the calculation of rates for vehicles classified as private passenger fleet, and those miscellaneous vehicle classifications with base rates derived from the private passenger non-fleet type. Private passenger non-fleet vehicles (classification code 739100) will continue to be rated using the Servicing Carrier's voluntary filed rate. The methodology for the calculation of these rates for both liability and physical damage remains unchanged.

iii. **Public Vehicle Types**

- Taxi

  Schedule 107-3 contains the information necessary for the calculation of taxi liability rates. The methodology for the calculation of these rates remains unchanged. For collision and limited collision rates, charge 5 times the private passenger type collision or limited collision rate. For comprehensive rates, charge 6 times the private passenger type rate.

- Limousine

  Schedule 107-4 contains the information necessary for the calculation of the limousine liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.5 times the private passenger type rate.

- Car Service

  Schedule 107-5 contains the information necessary for the calculation of the car service liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.5 times the private passenger type rate.

- <u>Public Buses</u>

  Schedule 107-6 contains the information necessary for the calculation of the public bus liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.25 times the TTT rate.

- <u>Van Pools</u>

  Schedule 107-7 contains the information necessary for the calculation of the van pool rates. The methodology for the calculation of these rates remains unchanged.

iv. **<u>Garages</u>**

Schedule 107-8 contains the information necessary for the calculation for garage risks on a per plate basis. The methodology for the calculation of these rates remains unchanged. Garagekeepers premium and dealers physical damage premium are developed by applying a factor of .993 to the rates effective March 1, 2019. For garage operations other than covered autos, the calculation of premium on a combined single limit, aggregate basis for compulsory garage risks, and for those garage risks for which a dealer or repair plate has not been issued, will be contained in the Rate Section of the Commercial Automobile Manual.

v. **<u>Special Types</u>**

The factors and rating procedures for special types remain unchanged. Special Types premium are developed by applying a factor of 1.021 to the rates effective March 1, 2019.

vi. **<u>Motorcycles</u>**

Motorcycle rates have not been updated. However, the comprehensive coverage rate per $100 of value has been updated to reflect the elimination of the anti-theft discount.

COMMONWEALTH AUTOMOBILE REINSURERS

SCHEDULE 107
Rating Components

Effective July 1, 2020

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Commonwealth Automobile Reinsurers

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Fleet/ Non-Fleet Differential (100K) Fleet	(3) Non-Fleet	(4) Company Expense Pure Premium (Form 100)	(5) Variable Expense Factor* (Form 100)	(7) Final Base Rates*** Fleet	(7) Non-Fleet
A-1 & B**	343.38				80.57	0.8539		
Territory:								
1		2.1257	0.9759	1.0573			929	998
2		2.1257	0.9759	1.0573			929	998
3		2.1257	0.9759	1.0573			929	998
4		2.1257	0.9759	1.0573			929	998
5		2.1257	0.9759	1.0573			929	998
6		2.1257	0.9759	1.0573			929	998
7		2.1257	0.9759	1.0573			929	998
8		2.1257	0.9759	1.0573			929	998
9		2.1257	0.9759	1.0573			929	998
10		2.1257	0.9759	1.0573			929	998
11		0.6266	0.9802	1.0230			341	352
12		0.8092	1.0000	1.0000			420	420
13		0.7740	1.0000	1.0000			406	406
14		0.9565	1.0000	1.0000			479	479
15		0.9187	1.0000	1.0000			464	464
16		1.0370	1.0000	1.0000			511	511
17		1.1813	1.0000	1.0000			569	569
18		1.3394	0.9755	1.0320			620	650
19		1.4826	0.9383	1.0684			654	731
20		1.7153	0.9419	1.0679			744	831
A-1**								
Territory:								
1							813	873
2							813	873
3							813	873
4							813	873
5							813	873
6							813	873
7							813	873
8							813	873
9							813	873
10							813	873
11							298	308
12							367	367
13							355	355
14							419	419
15							406	406
16							447	447
17							498	498
18							542	569
19							572	640
20							651	727
B. Basic**								
Territory:								
1							116	125
2							116	125
3							116	125
4							116	125
5							116	125
6							116	125
7							116	125
8							116	125
9							116	125
10							116	125
11							43	44
12							53	53
13							51	51
14							60	60
15							58	58
16							64	64
17							71	71
18							78	81
19							82	91
20							93	104

* (5) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

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

A-1: 87.5% of Combined rates.
B: 12.5% of Combined rates.

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

Commonwealth Automobile Reinsurers

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Fleet/ Non-Fleet Differential (100K) Fleet	(3) Non-Fleet	(4) Company Expense Pure Premium (Form 100)	(5) Variable Expense Factor* (Form 100)	(6) Final Base Rates** Fleet	(6) Non-Fleet
A-2	16.85				5.44	0.8539		
Territory:								
1		2.1257	0.9759	1.0573			47	51
2		2.1257	0.9759	1.0573			47	51
3		2.1257	0.9759	1.0573			47	51
4		2.1257	0.9759	1.0573			47	51
5		2.1257	0.9759	1.0573			47	51
6		2.1257	0.9759	1.0573			47	51
7		2.1257	0.9759	1.0573			47	51
8		2.1257	0.9759	1.0573			47	51
9		2.1257	0.9759	1.0573			47	51
10		2.1257	0.9759	1.0573			47	51
11		0.6266	0.9802	1.0230			18	19
12		0.8092	1.0000	1.0000			22	22
13		0.7740	1.0000	1.0000			22	22
14		0.9565	1.0000	1.0000			25	25
15		0.9187	1.0000	1.0000			24	24
16		1.0370	1.0000	1.0000			27	27
17		1.1813	1.0000	1.0000			30	30
18		1.3394	0.9755	1.0320			32	34
19		1.4826	0.9383	1.0684			34	38
20		1.7153	0.9419	1.0679			38	43
PDL, Basic	365.88				95.15	0.8713		
Territory:								
1		2.1257	0.9759	1.0573			980	1053
2		2.1257	0.9759	1.0573			980	1053
3		2.1257	0.9759	1.0573			980	1053
4		2.1257	0.9759	1.0573			980	1053
5		2.1257	0.9759	1.0573			980	1053
6		2.1257	0.9759	1.0573			980	1053
7		2.1257	0.9759	1.0573			980	1053
8		2.1257	0.9759	1.0573			980	1053
9		2.1257	0.9759	1.0573			980	1053
10		2.1257	0.9759	1.0573			980	1053
11		0.6266	0.9802	1.0230			367	378
12		0.8092	1.0000	1.0000			449	449
13		0.7740	1.0000	1.0000			434	434
14		0.9565	1.0000	1.0000			511	511
15		0.9187	1.0000	1.0000			495	495
16		1.0370	1.0000	1.0000			545	545
17		1.1813	1.0000	1.0000			605	605
18		1.3394	0.9755	1.0320			658	690
19		1.4826	0.9383	1.0684			693	774
20		1.7153	0.9419	1.0679			788	878

* (5) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

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

Commonwealth Automobile Reinsurers

Trucks, Tractors, and Trailers
Liability Coverages for Which Rates do not Vary by Territory

Coverage D

$ 5,000	$23
10,000	25

Coverage U

	U-1 Uninsured	U-2 Underinsured
20/40	5	0
20/50	6	0
25/50	7	1
35/80	8	3
50/100	9	6
100/300	10	21
250/500	11	85
500/500	15	235

Commonwealth Automobile Reinsurers
Trucks, Tractors, & Trailers
Physical Damage Loss Pure Premium by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Fleet/ Non-Fleet Differential (100K) Fleet	Non-Fleet	(4) Loss Pure Premium by Territory * Fleet	Non-Fleet
Collision	313.55					
Territory:						
1		1.9330	0.9716	1.0389	589	630
2		1.9330	0.9716	1.0389	589	630
3		1.9330	0.9716	1.0389	589	630
4		1.9330	0.9716	1.0389	589	630
5		1.9330	0.9716	1.0389	589	630
6		1.9330	0.9716	1.0389	589	630
7		1.9330	0.9716	1.0389	589	630
8		1.9330	0.9716	1.0389	589	630
9		1.9330	0.9716	1.0389	589	630
10		1.9330	0.9716	1.0389	589	630
11		0.7522	0.9907	1.0061	234	237
12		0.8757	1.0000	1.0000	275	275
13		0.9113	0.9951	1.0035	284	287
14		1.0392	0.9989	1.0008	325	326
15		0.9723	1.0000	1.0000	305	305
16		1.0901	0.9942	1.0046	340	343
17		1.0837	0.9679	1.0244	329	348
18		1.1696	0.9255	1.0565	339	387
19		1.2485	0.9582	1.0264	375	402
20		1.3885	0.8700	1.0773	379	469
Comprehensive	99.43					
Territory:						
1		1.4178	1.0000	1.0000	141	141
2		1.4178	1.0000	1.0000	141	141
3		1.4178	1.0000	1.0000	141	141
4		1.4178	1.0000	1.0000	141	141
5		1.4178	1.0000	1.0000	141	141
6		1.4178	1.0000	1.0000	141	141
7		1.4178	1.0000	1.0000	141	141
8		1.4178	1.0000	1.0000	141	141
9		1.4178	1.0000	1.0000	141	141
10		1.4178	1.0000	1.0000	141	141
11		0.8093	0.9510	1.0190	77	82
12		0.9450	0.9913	1.0035	93	94
13		0.9748	0.9336	1.0270	90	100
14		1.0451	1.0000	1.0000	104	104
15		0.9699	1.0000	1.0000	96	96
16		1.0822	0.9405	1.0257	101	110
17		1.0436	0.9168	1.0341	95	107
18		1.1240	1.0000	1.0000	112	112
19		1.1091	0.9541	1.0180	105	112
20		1.1316	1.0000	1.0000	113	113

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

Comprehensive
* (4) = [(1) x (2) x (3)]

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

(1) Statewide Average $500 Collision Base Rate Pure Premium.	$313.55
(2) Company Expense Pure Premium for $500 Collision.	$170.68
(3) Variable Expense Factor	0.8484
(4) Statewide Average $500 Collision Base Rate { [(1) + (2)] / (3)}	$570.76
(5) Statewide Average $500 Limited Collision Base Rate Pure Premium.	$31.36
(6) Company Expense Pure Premium for $500 Limited Collision.	$17.07
(7) Variable Expense Factor	0.8484
(8) Statewide Average $500 Limited Collision Base Rate { [(5) + (6)] / (7)}	$57.08
(9) [(8) / (4)]	10.0%

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

COLLISION

	Symbol	Age of Vehicle			
Cost New	Code	1	2,3	4,5	6-9
$ 0,000 - 4,500	01	0.281	0.260	0.237	0.143
4,501 - 6,000	02	0.302	0.280	0.255	0.154
6,001 - 8,000	03	0.389	0.360	0.328	0.198
8,001 - 10,000	04	0.637	0.590	0.537	0.325
10,001 - 15,000	05	1.080	1.000	0.910	0.550
15,001 - 20,000	06	2.009	1.860	1.693	1.023
20,001 - 25,000	07	2.668	2.470	2.248	1.359
25,000 - 40,000	08	3.132	2.900	2.639	1.595
40,001 - 65,000	10	4.126	3.820	3.476	2.101
65,001 - 90,000	11	4.514	4.180	3.804	2.299
90,001 & Over	12		(See Below)		

COMPREHENSIVE

	Symbol	Age of Vehicle			
Cost New	Code	1	2,3	4,5	6-9
$ 0,000 - 4,500	01	0.310	0.310	0.301	0.214
4,501 - 6,000	02	0.380	0.380	0.369	0.262
6,001 - 8,000	03	0.390	0.390	0.378	0.269
8,001 - 10,000	04	0.620	0.620	0.601	0.428
10,001 - 15,000	05	1.000	1.000	0.970	0.690
15,001 - 20,000	06	1.530	1.530	1.484	1.056
20,001 - 25,000	07	1.850	1.850	1.795	1.277
25,000 - 40,000	08	2.100	2.100	2.037	1.449
40,001 - 65,000	10	2.520	2.520	2.444	1.739
65,001 - 90,000	11	2.770	2.770	2.687	1.911
90,001 & Over	12		(See Below)		

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

	Collision	OTC
Factor	0.025	0.007

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

4.639 = 4.514 + ($95,000-$90,000)/1000 x 0.025

* Relative to Symbol 5 and Age 2,3 (Section 105).

Commonwealth Automobile Reinsurers

Trucks, Tractors & Trailers
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

	Coverage	
Deductible	Collision	Comprehensive
300	1.040	1.030
500	1.000	1.000
1000	0.930	0.950
2000	0.800	0.890
3000	0.710	0.850
4000	0.630	0.820
5000	0.570	0.800

COMPANY EXPENSES

Coverage	Company Expense Pure Premium (Form 100)
Collision	170.68
Limited Collision	17.07
Comprehensive	39.03

VARIABLE EXPENSES

Coverage	Variable Expense Factor* (Form 100)
Collision	0.8484
Limited Collision	0.8484
Comprehensive	0.8484

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

Commonwealth Automobile Reinsurers
Trucks, Tractors, and Trailers Base Rates
Collision Waiver of Deductible Charges

(1) Average $500 deductible Collision pure premium, (Form 100, (5) x (6) x (6A)) 668.07

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

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

WAIVER CHARGES FOR FLEET

Territory	Deductibles: $300	$500	$1000	$2000	$3000	$4000	$5000
1	28	38	68	112	143	167	185
2	28	38	68	112	143	167	185
3	28	38	68	112	143	167	185
4	28	38	68	112	143	167	185
5	28	38	68	112	143	167	185
6	28	38	68	112	143	167	185
7	28	38	68	112	143	167	185
8	28	38	68	112	143	167	185
9	28	38	68	112	143	167	185
10	28	38	68	112	143	167	185
11	11	15	27	45	57	66	73
12	13	18	32	52	67	78	86
13	14	19	33	54	69	81	89
14	16	21	38	62	79	92	102
15	15	20	35	58	74	87	96
16	16	22	39	65	83	96	107
17	16	21	38	63	80	93	103
18	16	22	39	65	83	96	107
19	18	24	43	72	91	106	118
20	18	25	44	72	92	107	119

WAIVER CHARGES FOR NON-FLEET

Territory	Deductibles: $300	$500	$1000	$2000	$3000	$4000	$5000
1	30	41	73	120	153	179	198
2	30	41	73	120	153	179	198
3	30	41	73	120	153	179	198
4	30	41	73	120	153	179	198
5	30	41	73	120	153	179	198
6	30	41	73	120	153	179	198
7	30	41	73	120	153	179	198
8	30	41	73	120	153	179	198
9	30	41	73	120	153	179	198
10	30	41	73	120	153	179	198
11	11	15	27	45	58	67	74
12	13	18	32	52	67	78	86
13	14	19	33	55	70	81	90
14	16	21	38	62	79	93	102
15	15	20	35	58	74	87	96
16	16	22	40	66	84	97	108
17	17	23	40	66	85	99	109
18	18	25	45	74	94	110	122
19	19	26	46	77	98	114	126
20	22	31	54	90	114	133	147

Commonwealth Automobile Reinsurers

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

Deductible	Buyback * Percentage	Statewide Average $500 Deductible Collectible Premiums **	Minimum Buyback Charge ***
$300	0.030	229.93	5

* Equal to ($300 deductible relativity - 1)

** Form 100 Line (16)

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

Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/ Non-Fleet Differential (100K) Fleet	Non-Fleet	(5) Company Expense Pure Premium (Form 100)	(6) Fleet Variable Expense Factor* (Form 100)	(7) Non-fleet Variable Expense Factor* (Form 100)	(8) 20/40 Increased Limits Factor (Form 100)	(9) (a) Final Base Rates*** Fleet	(b) Non-Fleet
A-1 & B**	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
A-1**											
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
B, Basic**											
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) x (3) x (4A) + (5)] x (8)} / (6)).

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

Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

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

Private Passenger Types
Physical Damage Loss Pure Premium by Territory

Coverage	(1) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/ Non-Fleet Differential (100K) Fleet	(4) Non-Fleet	(5) Loss Pure Premium by Territory * Fleet	(5) Non-Fleet
Collision	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
Limited Collision	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
Comprehensive	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	Comprehensive
* (5A) = (1) x (3) x (4A)	* (5A) = [(1) x (3) x (4A)]
* (5B) = (2) x (3) x (4B)	* (5B) = [(1) x (3) x (4B)]

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

COLLISION

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.740	0.740	0.725	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)				

LIMITED COLLISION

Cost New	Symbol Code	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)				

COMPREHENSIVE

Cost New	Symbol Code	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.

	Collision	OTC
Factor	0.010	0.020

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

1.80 = 1.750 + (95,000-90,000)/1,000 x 0.01

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

Commonwealth Automobile Reinsurers

Private Passenger Types
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

	Coverage	
Deductible	Collision	Comprehensive
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

Coverage	Company Expense Pure Premium (Form 100)
Collision	201.46
Limited Collision	14.10
Comprehensive	41.26

VARIABLE EXPENSES

Coverage	Fleet Variable Expense Factor* (Form 100)	Non-Fleet Variable Expense Factor* (Form 100)
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, [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) Waiver Charges = / Variable Expense Ratio } x
{$X Selected Waiver of Deductible Relativity to $500 Deductible Losses*}
where $X is $300, $500, $1000, $2000, $3000, $4000, and $5000.

* Section 102, Exhibit 2, Page 1, Line 11.

<u>WAIVER CHARGES:</u>

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

(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

(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

(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

Commonwealth Automobile Reinsurers

Taxicabs
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Owner Offset	(6) Final Base Rates***
A-1 & B**	2110.98		449.04	0.8604	1.0288	
Territory:						
1		0.8956				2798
2		0.8956				2798
3		0.8956				2798
4		0.8956				2798
5		0.8956				2798
6		0.8956				2798
7		0.8956				2798
8		0.8956				2798
9		0.8956				2798
10		0.8956				2798
11		0.5754				1989
12		0.6615				2207
13		0.8063				2572
14		0.9283				2880
15		0.7044				2315
16		1.0932				3296
17		0.7027				2311
18		1.2219				3621
19		1.1234				3373
20		1.2105				3592
A-1**						
Territory:						
1						2622
2						2622
3						2622
4						2622
5						2622
6						2622
7						2622
8						2622
9						2622
10						2622
11						1864
12						2068
13						2410
14						2698
15						2169
16						3088
17						2165
18						3393
19						3160
20						3366
B, Basic**						
Territory:						
1						176
2						176
3						176
4						176
5						176
6						176
7						176
8						176
9						176
10						176
11						125
12						139
13						162
14						182
15						146
16						208
17						146
18						228
19						213
20						226

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

** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):
A-1: 93.7% of Combined rates.
B: 6.3% of Combined rates.

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

Commonwealth Automobile Reinsurers

Taxicabs
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Owner Offset	(6) Final Base Rates**
A-2	761.5		177.79	0.8604	1.0288	
Territory:						
1		0.8956				1028
2		0.8956				1028
3		0.8956				1028
4		0.8956				1028
5		0.8956				1028
6		0.8956				1028
7		0.8956				1028
8		0.8956				1028
9		0.8956				1028
10		0.8956				1028
11		0.5754				737
12		0.6615				815
13		0.8063				947
14		0.9283				1058
15		0.7044				854
16		1.0932				1208
17		0.7027				852
18		1.2219				1325
19		1.1234				1236
20		1.2105				1315
PDL, Basic	1300.18		299.14	0.8778	1.0288	
Territory:						
1		0.8956				1715
2		0.8956				1715
3		0.8956				1715
4		0.8956				1715
5		0.8956				1715
6		0.8956				1715
7		0.8956				1715
8		0.8956				1715
9		0.8956				1715
10		0.8956				1715
11		0.5754				1227
12		0.6615				1359
13		0.8063				1579
14		0.9283				1765
15		0.7044				1424
16		1.0932				2016
17		0.7027				1421
18		1.2219				2213
19		1.1234				2062
20		1.2105				2195

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

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

Commonwealth Automobile Reinsurers

Taxicabs
Liability Coverages for Which Rates Do Not Vary by Territory

	Coverage U	
	U-1 Uninsured	U-2 Underinsured
20/40	44	0
20/50	45	0
25/50	48	1
35/80	54	3
50/100	60	6
100/300	73	21
250/500	86	85

Commonwealth Automobile Reinsurers

Limousines
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates***
A-1 & B**	738.92		165.96	0.9012	
Territory:					
1		1.2633			1220
2		1.2633			1220
3		1.2633			1220
4		1.2633			1220
5		1.2633			1220
6		1.2633			1220
7		1.2633			1220
8		1.2633			1220
9		1.2633			1220
10		1.2633			1220
11		0.5014			595
12		0.5744			655
13		0.7271			780
14		0.5512			636
15		0.7271			780
16		0.7428			793
17		0.9372			953
18		1.4451			1369
19		1.1038			1089
20		1.2618			1219
A-1**					
Territory:					
1					1143
2					1143
3					1143
4					1143
5					1143
6					1143
7					1143
8					1143
9					1143
10					1143
11					557
12					614
13					731
14					596
15					731
16					743
17					893
18					1283
19					1020
20					1142
B, Basic**					
Territory:					
1					77
2					77
3					77
4					77
5					77
6					77
7					77
8					77
9					77
10					77
11					38
12					41
13					49
14					40
15					49
16					50
17					60
18					86
19					69
20					77

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).
** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):
A-1: 93.7% of Combined rates.
B: 6.3% of Combined rates.
*** (5) = {[(1) x (2) + (3)] / (4)}.

Commonwealth Automobile Reinsurers

Limousines
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
A-2	186.95		55.51	0.9012	
Territory:					
1		1.2633			324
2		1.2633			324
3		1.2633			324
4		1.2633			324
5		1.2633			324
6		1.2633			324
7		1.2633			324
8		1.2633			324
9		1.2633			324
10		1.2633			324
11		0.5014			166
12		0.5744			181
13		0.7271			212
14		0.5512			176
15		0.7271			212
16		0.7428			216
17		0.9372			256
18		1.4451			361
19		1.1038			291
20		1.2618			323
PDL, Basic	634.19		143.51	0.9186	
Territory:					
1		1.2633			1028
2		1.2633			1028
3		1.2633			1028
4		1.2633			1028
5		1.2633			1028
6		1.2633			1028
7		1.2633			1028
8		1.2633			1028
9		1.2633			1028
10		1.2633			1028
11		0.5014			502
12		0.5744			553
13		0.7271			658
14		0.5512			537
15		0.7271			658
16		0.7428			669
17		0.9372			803
18		1.4451			1154
19		1.1038			918
20		1.2618			1027

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

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

Commonwealth Automobile Reinsurers

Limousines
Liability Coverages for Which Rates Do Not Vary by Territory

	Coverage U	
	U-1 Uninsured	U-2 Underinsured
20/40	5	0
20/50	6	0
25/50	7	1
35/80	8	3
50/100	9	6
100/300	10	21
250/500	11	85
500/500	15	235

Commonwealth Automobile Reinsurers

Car Service

Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates***
A-1 & B**	1367.60		210.41	0.9136	
Territory:					
1		1.2633			2121
2		1.2633			2121
3		1.2633			2121
4		1.2633			2121
5		1.2633			2121
6		1.2633			2121
7		1.2633			2121
8		1.2633			2121
9		1.2633			2121
10		1.2633			2121
11		0.5014			981
12		0.5744			1090
13		0.7271			1319
14		0.5512			1055
15		0.7271			1319
16		0.7428			1342
17		0.9372			1633
18		1.4451			2394
19		1.1038			1883
20		1.2618			2119
A-1**					
Territory:					
1					1987
2					1987
3					1987
4					1987
5					1987
6					1987
7					1987
8					1987
9					1987
10					1987
11					919
12					1021
13					1236
14					989
15					1236
16					1257
17					1530
18					2243
19					1764
20					1985
B, Basic**					
Territory:					
1					134
2					134
3					134
4					134
5					134
6					134
7					134
8					134
9					134
10					134
11					62
12					69
13					83
14					66
15					83
16					85
17					103
18					151
19					119
20					134

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

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

A-1: 93.7% of Combined rate of Combined rates.

B: 6.3% of Combined rate of Combined rates.

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

Commonwealth Automobile Reinsurers

Car Service
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
A-2	344.54		73.19	0.9136	
Territory:					
1		1.2633			557
2		1.2633			557
3		1.2633			557
4		1.2633			557
5		1.2633			557
6		1.2633			557
7		1.2633			557
8		1.2633			557
9		1.2633			557
10		1.2633			557
11		0.5014			269
12		0.5744			297
13		0.7271			354
14		0.5512			288
15		0.7271			354
16		0.7428			360
17		0.9372			434
18		1.4451			625
19		1.1038			496
20		1.2618			556
PDL, Basic	835.56		132.82	0.9310	
Territory:					
1		1.2633			1276
2		1.2633			1276
3		1.2633			1276
4		1.2633			1276
5		1.2633			1276
6		1.2633			1276
7		1.2633			1276
8		1.2633			1276
9		1.2633			1276
10		1.2633			1276
11		0.5014			593
12		0.5744			658
13		0.7271			795
14		0.5512			637
15		0.7271			795
16		0.7428			809
17		0.9372			984
18		1.4451			1440
19		1.1038			1133
20		1.2618			1275

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

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

Commonwealth Automobile Reinsurers

Car Service
Liability Coverages for Which Rates Do Not Vary by Territory

	Coverage U	
	U-1 Uninsured	U-2 Underinsured
20/40	5	0
20/50	6	0
25/50	7	1
35/80	8	3
50/100	9	6
100/300	10	21
250/500	11	85
500/500	15	235

Commonwealth Automobile Reinsurers

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates***
A-1 & B**	303.72		80.57	0.8539	
Territory:					
1		2.1257			850
2		2.1257			850
3		2.1257			850
4		2.1257			850
5		2.1257			850
6		2.1257			850
7		2.1257			850
8		2.1257			850
9		2.1257			850
10		2.1257			850
11		0.9254			424
12		0.5755			299
13		0.9981			449
14		0.9577			435
15		0.7728			369
16		0.9371			428
17		1.2598			542
18		1.1125			490
19		1.1528			504
20		1.2636			544
A-1**					
Territory:					
1					744
2					744
3					744
4					744
5					744
6					744
7					744
8					744
9					744
10					744
11					371
12					262
13					393
14					381
15					323
16					374
17					474
18					429
19					441
20					476
B**					
Territory:					
1					106
2					106
3					106
4					106
5					106
6					106
7					106
8					106
9					106
10					106
11					53
12					37
13					56
14					54
15					46
16					54
17					68
18					61
19					63
20					68

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

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

A-1: 87.5% of Combined rates.
B: 12.5% of Combined rates.

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

Commonwealth Automobile Reinsurers

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
A-2	58.49		5.44	0.8539	
Territory:					
1		2.1257			152
2		2.1257			152
3		2.1257			152
4		2.1257			152
5		2.1257			152
6		2.1257			152
7		2.1257			152
8		2.1257			152
9		2.1257			152
10		2.1257			152
11		0.9254			70
12		0.5755			46
13		0.9981			75
14		0.9577			72
15		0.7728			59
16		0.9371			71
17		1.2598			93
18		1.1125			83
19		1.1528			85
20		1.2636			93
PDL	258.56		95.15	0.8713	
Territory:					
1		2.1257			740
2		2.1257			740
3		2.1257			740
4		2.1257			740
5		2.1257			740
6		2.1257			740
7		2.1257			740
8		2.1257			740
9		2.1257			740
10		2.1257			740
11		0.9254			384
12		0.5755			280
13		0.9981			405
14		0.9577			393
15		0.7728			339
16		0.9371			387
17		1.2598			483
18		1.1125			439
19		1.1528			451
20		1.2636			484

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

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

Commonwealth Automobile Reinsurers

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates***
A-1 & B**	1107.71		80.57	0.8539	
Territory:					
1		2.1257			2852
2		2.1257			2852
3		2.1257			2852
4		2.1257			2852
5		2.1257			2852
6		2.1257			2852
7		2.1257			2852
8		2.1257			2852
9		2.1257			2852
10		2.1257			2852
11		0.9254			1295
12		0.5755			841
13		0.9981			1389
14		0.9577			1337
15		0.7728			1097
16		0.9371			1310
17		1.2598			1729
18		1.1125			1538
19		1.1528			1590
20		1.2636			1734
A-1**					
Territory:					
1					2495
2					2495
3					2495
4					2495
5					2495
6					2495
7					2495
8					2495
9					2495
10					2495
11					1133
12					736
13					1215
14					1170
15					960
16					1146
17					1513
18					1346
19					1391
20					1517
B**					
Territory:					
1					357
2					357
3					357
4					357
5					357
6					357
7					357
8					357
9					357
10					357
11					162
12					105
13					174
14					167
15					137
16					164
17					216
18					192
19					199
20					217

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

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

A-1: 87.5% of Combined rates.
B: 12.5% of Combined rates.

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

Commonwealth Automobile Reinsurers

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
A2	257.46		5.44	0.8539	
Territory:					
1		2.1257			647
2		2.1257			647
3		2.1257			647
4		2.1257			647
5		2.1257			647
6		2.1257			647
7		2.1257			647
8		2.1257			647
9		2.1257			647
10		2.1257			647
11		0.9254			285
12		0.5755			180
13		0.9981			307
14		0.9577			295
15		0.7728			239
16		0.9371			289
17		1.2598			386
18		1.1125			342
19		1.1528			354
20		1.2636			387
PDL	631.60		95.15	0.8713	
Territory:					
1		2.1257			1650
2		2.1257			1650
3		2.1257			1650
4		2.1257			1650
5		2.1257			1650
6		2.1257			1650
7		2.1257			1650
8		2.1257			1650
9		2.1257			1650
10		2.1257			1650
11		0.9254			780
12		0.5755			526
13		0.9981			833
14		0.9577			803
15		0.7728			669
16		0.9371			789
17		1.2598			1022
18		1.1125			916
19		1.1528			945
20		1.2636			1025

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

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

Commonwealth Automobile Reinsurers

Other Buses
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates***
A-1 & B**	482.15		80.57	0.8539	
Territory:					
1		2.1257			1295
2		2.1257			1295
3		2.1257			1295
4		2.1257			1295
5		2.1257			1295
6		2.1257			1295
7		2.1257			1295
8		2.1257			1295
9		2.1257			1295
10		2.1257			1295
11		0.9254			617
12		0.5755			419
13		0.9981			658
14		0.9577			635
15		0.7728			531
16		0.9371			623
17		1.2598			806
18		1.1125			723
19		1.1528			745
20		1.2636			808
A-1**					
Territory:					
1					1133
2					1133
3					1133
4					1133
5					1133
6					1133
7					1133
8					1133
9					1133
10					1133
11					540
12					367
13					576
14					556
15					465
16					545
17					705
18					633
19					652
20					707
B**					
Territory:					
1					162
2					162
3					162
4					162
5					162
6					162
7					162
8					162
9					162
10					162
11					77
12					52
13					82
14					79
15					66
16					78
17					101
18					90
19					93
20					101

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

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

A-1: 87.5% of Combined rates.
B: 12.5% of Combined rates.

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

Commonwealth Automobile Reinsurers

Other Buses
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
A2	183.90		5.44	0.8539	
Territory:					
1		2.1257			464
2		2.1257			464
3		2.1257			464
4		2.1257			464
5		2.1257			464
6		2.1257			464
7		2.1257			464
8		2.1257			464
9		2.1257			464
10		2.1257			464
11		0.9254			206
12		0.5755			130
13		0.9981			221
14		0.9577			213
15		0.7728			173
16		0.9371			208
17		1.2598			278
18		1.1125			246
19		1.1528			255
20		1.2636			279
PDL	336.47		95.15	0.8713	
Territory:					
1		2.1257			930
2		2.1257			930
3		2.1257			930
4		2.1257			930
5		2.1257			930
6		2.1257			930
7		2.1257			930
8		2.1257			930
9		2.1257			930
10		2.1257			930
11		0.9254			467
12		0.5755			331
13		0.9981			495
14		0.9577			479
15		0.7728			408
16		0.9371			471
17		1.2598			596
18		1.1125			539
19		1.1528			554
20		1.2636			597

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

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

Commonwealth Automobile Reinsurers

Public Buses
Liability Coverages for Which Rates do not Vary by Territory

Medical Payments (Coverage D)

$5,000	$ 23

Coverage U

	U-1 Uninsured	U-2 Underinsured
20/40	5	0
20/50	6	0
25/50	7	1
35/80	8	3
50/100	9	6
100/300	10	21
250/500	11	85
500/500	15	235

Commonwealth Automobile Reinsurers

Van Pools
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates***
A-1 & B**	658.67		80.57	0.8539	
Territory:					
1		2.1257			1734
2		2.1257			1734
3		2.1257			1734
4		2.1257			1734
5		2.1257			1734
6		2.1257			1734
7		2.1257			1734
8		2.1257			1734
9		2.1257			1734
10		2.1257			1734
11		0.9254			808
12		0.5755			538
13		0.9981			864
14		0.9577			833
15		0.7728			690
16		0.9371			817
17		1.2598			1066
18		1.1125			953
19		1.1528			984
20		1.2636			1069
A-1**					
Territory:					
1					1517
2					1517
3					1517
4					1517
5					1517
6					1517
7					1517
8					1517
9					1517
10					1517
11					707
12					471
13					756
14					729
15					604
16					715
17					933
18					834
19					861
20					935
B, Basic**					
Territory:					
1					217
2					217
3					217
4					217
5					217
6					217
7					217
8					217
9					217
10					217
11					101
12					67
13					108
14					104
15					86
16					102
17					133
18					119
19					123
20					134

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).
** Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing):
A-1: 87.5% of Combined rates.
B: 12.5% of Combined rates.

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

Commonwealth Automobile Reinsurers

Van Pools
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
A-2	115.92		5.44	0.7502	
Territory:					
1		2.1257			336
2		2.1257			336
3		2.1257			336
4		2.1257			336
5		2.1257			336
6		2.1257			336
7		2.1257			336
8		2.1257			336
9		2.1257			336
10		2.1257			336
11		0.9254			150
12		0.5755			96
13		0.9981			161
14		0.9577			155
15		0.7728			127
16		0.9371			152
17		1.2598			202
18		1.1125			179
19		1.1528			185
20		1.2636			203
PDL, Basic	393.69		95.15	0.8713	
Territory:					
1		2.1257			1070
2		2.1257			1070
3		2.1257			1070
4		2.1257			1070
5		2.1257			1070
6		2.1257			1070
7		2.1257			1070
8		2.1257			1070
9		2.1257			1070
10		2.1257			1070
11		0.9254			527
12		0.5755			369
13		0.9981			560
14		0.9577			542
15		0.7728			458
16		0.9371			533
17		1.2598			678
18		1.1125			612
19		1.1528			630
20		1.2636			680

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

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

Commonwealth Automobile Reinsurers

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

Coverage D	
$ 5,000	23
$ 10,000	25

Coverage U

	U-1 Uninsured	U-2 Underinsured
20/40	5	0
20/50	6	0
25/50	7	1
35/80	8	3
50/100	9	6
100/300	10	21
250/500	11	85
500/500	15	235

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Loss Pure Premium by Territory *
Collision	185.72		
Territory:			
1		1.5816	294
2		1.5816	294
3		1.5816	294
4		1.5816	294
5		1.5816	294
6		1.5816	294
7		1.5816	294
8		1.5816	294
9		1.5816	294
10		1.5816	294
11		0.9097	169
12		0.8272	154
13		1.0503	195
14		1.0218	190
15		1.104	205
16		0.9909	184
17		1.1019	205
18		0.9717	180
19		0.964	179
20		0.9196	171
Comprehensive	115.16		
Territory:			
1		1.3903	160
2		1.3903	160
3		1.3903	160
4		1.3903	160
5		1.3903	160
6		1.3903	160
7		1.3903	160
8		1.3903	160
9		1.3903	160
10		1.3903	160
11		0.9739	112
12		0.9673	111
13		0.9624	111
14		1.135	131
15		0.9825	113
16		0.999	115
17		0.9757	112
18		1.0461	120
19		0.8858	102
20		1.0331	119

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

Comprehensive
* (3) = [(1) x (2)]

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

COLLISION

Cost New	Symbol Code	Age of Vehicle 1	2,3	4,5	6-9
$ 0,000 - 4,500	01	0.281	0.260	0.237	0.143
4,501 - 6,000	02	0.302	0.280	0.255	0.154
6,001 - 8,000	03	0.389	0.360	0.328	0.198
8,001 - 10,000	04	0.637	0.590	0.537	0.325
10,001 - 15,000	05	1.080	1.000	0.910	0.550
15,001 - 20,000	06	2.009	1.860	1.693	1.023
20,001 - 25,000	07	2.668	2.470	2.248	1.359
25,000 - 40,000	08	3.132	2.900	2.639	1.595
40,001 - 65,000	10	4.126	3.820	3.476	2.101
65,001 - 90,000	11	4.514	4.180	3.804	2.299
90,001 & Over	12		(See Below)		

COMPREHENSIVE

Cost New	Symbol Code	Age of Vehicle 1	2,3	4,5	6-9
$ 0,000 - 4,500	01	0.310	0.310	0.301	0.214
4,501 - 6,000	02	0.380	0.380	0.369	0.262
6,001 - 8,000	03	0.390	0.390	0.378	0.269
8,001 - 10,000	04	0.620	0.620	0.601	0.428
10,001 - 15,000	05	1.000	1.000	0.970	0.690
15,001 - 20,000	06	1.530	1.530	1.484	1.056
20,001 - 25,000	07	1.850	1.850	1.795	1.277
25,000 - 40,000	08	2.100	2.100	2.037	1.449
40,001 - 65,000	10	2.520	2.520	2.444	1.739
65,001 - 90,000	11	2.770	2.770	2.687	1.911
90,001 & Over	12		(See Below)		

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

	Collision	OTC
Factor	0.025	0.007

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

4.639 = 4.514 + ($95,000-$90,000)/1000 x 0.025

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

Commonwealth Automobile Reinsurers
Van Pools
Collision Waiver of Deductible Charges

(1) Average $500 deductible Collision pure premium,
(Form 100, (5) x (6) x (6A)) 412.96

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

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

WAIVER CHARGES

	Deductibles:						
Territory	$300	$500	$1000	$2000	$3000	$4000	$5000
1	15	20	35	59	75	87	96
2	15	20	35	59	75	87	96
3	15	20	35	59	75	87	96
4	15	20	35	59	75	87	96
5	15	20	35	59	75	87	96
6	15	20	35	59	75	87	96
7	15	20	35	59	75	87	96
8	15	20	35	59	75	87	96
9	15	20	35	59	75	87	96
10	15	20	35	59	75	87	96
11	8	12	20	34	43	50	55
12	8	10	19	31	39	45	50
13	10	13	24	39	50	58	64
14	9	13	23	38	48	56	62
15	10	14	25	41	52	61	67
16	9	13	22	37	47	55	60
17	10	14	25	41	52	61	67
18	9	12	22	36	46	53	59
19	9	12	22	36	46	53	59
20	9	12	21	34	43	51	56

Commonwealth Automobile Reinsurers

Van Pools
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER
(Same as Trucks)

	Coverage	
Deductible	Collision	Comprehensive
300	1.040	1.030
500	1.000	1.000
1000	0.930	0.950
2000	0.800	0.890
3000	0.710	0.850
4000	0.630	0.820
5000	0.570	0.800

COMPANY EXPENSES

Coverage	Company Expense Pure Premium (Form 100)
Collision	170.68
Comprehensive	39.03

VARIABLE EXPENSES

Coverage	Variable Expense Factor* (Form 100)
Collision	0.8484
Comprehensive	0.8484

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

Commonwealth Automobile Reinsurers

Van Pools
Other than Collision
Minimum Charge For Deductible

Deductible	Buyback * Percentage	Statewide Average $500 Deductible Collectible Premiums **	Minimum Buyback Charge ***
$300	0.030	279.30	6

* Equal to ($300 deductible relativity - 1)

** Form 100 Line (18)

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

Commonwealth Automobile Reinsurers

Garages
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates***
A-1 & B**	439.08		78.63	0.8539	1.00	
Territory:						
1		2.8425				1554
2		2.8425				1554
3		2.8425				1554
4		2.8425				1554
5		2.8425				1554
6		2.8425				1554
7		2.8425				1554
8		2.8425				1554
9		2.8425				1554
10		2.8425				1554
11		0.7065				455
12		0.7565				481
13		0.6046				403
14		1.0839				649
15		0.7336				469
16		1.1582				688
17		1.1509				684
18		1.1679				693
19		1.7644				999
20		1.2404				730
A-1**						
Territory:						
1						1367
2						1367
3						1367
4						1367
5						1367
6						1367
7						1367
8						1367
9						1367
10						1367
11						400
12						423
13						354
14						571
15						412
16						605
17						602
18						609
19						879
20						642
B, Basic**						
Territory:						
1						187
2						187
3						187
4						187
5						187
6						187
7						187
8						187
9						187
10						187
11						55
12						58
13						49
14						78
15						57
16						83
17						82
18						84
19						120
20						88

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

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

A-1: 87.9% of Combined rates (Form 110).
B: 12.1% of Combined rates (Form 110).

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

Commonwealth Automobile Reinsurers

Garages
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates**
A-2	43.05		25.19	0.8539		
Territory:						
1		2.8425				173
2		2.8425				173
3		2.8425				173
4		2.8425				173
5		2.8425				173
6		2.8425				173
7		2.8425				173
8		2.8425				173
9		2.8425				173
10		2.8425				173
11		0.7065				65
12		0.7565				68
13		0.6046				60
14		1.0839				84
15		0.7336				66
16		1.1582				88
17		1.1509				88
18		1.1679				88
19		1.7644				118
20		1.2404				92
PDL, Basic	390.53		71.21	0.8713		
Territory:						
1		2.8425				1356
2		2.8425				1356
3		2.8425				1356
4		2.8425				1356
5		2.8425				1356
6		2.8425				1356
7		2.8425				1356
8		2.8425				1356
9		2.8425				1356
10		2.8425				1356
11		0.7065				398
12		0.7565				421
13		0.6046				353
14		1.0839				568
15		0.7336				411
16		1.1582				601
17		1.1509				598
18		1.1679				605
19		1.7644				873
20		1.2404				638

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

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

Commonwealth Automobile Reinsurers

Garages
Liability Coverages for Which Rates do not Vary by Territory

	Coverage U	
	U-1 Uninsured	U-2 Underinsured
20/40	5	0
20/50	6	0
25/50	7	1
35/80	8	3
50/100	9	6
100/300	10	21
250/500	11	85
500/500	15	235

Massachusetts Commercial Automobile
Commonwealth Automobile Reinsurers
Commercial Motorcycle Rates

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

Collision ($500 Deductible)	$4.77 per $100 of value
Comprehensive ($500 Deductible)	$2.45 per $100 of value
Limited Collision ($500 Deductible)	6.0% of the $500 deductible Collision rate

Determine motorcycle Collision and Comprehensive rates by following procedure:
(a) Determine the motorcycle's Original Cost New in hundreds of dollars,
(b) Multiply the value determined in (a) by the rate per $100,
(c) Multiply the value determined in (b) by the Age Rate Factor.

Motorcycle Age Rate Factors			
Age Group	Motorcycle Age Based on Model Year	Collision Factor	Comprehensive Factor
1	Current MY	1.00	1.00
2	1st Preceding	0.93	0.91
3	2nd Preceding	0.86	0.81
4	3rd Preceding	0.79	0.72
5	4th Preceding	0.72	0.62
6	5th Preceding	0.65	0.53
7	6th Preceding	0.58	0.44
8	All Other	0.51	0.34

The current model year changes October 1, regardless of the actual date the models are introduced.

	Deductibles			
Waiver of Deductible Charges	$300	$500	$1,000	$2,000
Collision, Lim. Collision	$9.00	$12.00	$17.00	$24.00

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

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

Limit Per Person	Med Pay Rate
$500	$132
$750	$140
$1,000	$147
$2,000	$176
$5,000	$245
$10,000	$333
$15,000	$383
$20,000	$422
$25,000	$455
$50,000	$581

Limit	U-1 Rate	U-2 Rate
20/40	$35	$0
20/50	$35	$2
25/50	$41	$8
35/80	$44	$24
50/100	$50	$47
100/300	$56	$125
250/500	$60	$452
500/500	$75	$819
500/1000	$90	$1,188

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

Towing & Labor	Rate
$50/day per disablement	12
$100/day per disablement	24

Electric Motorcycles:

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

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

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

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.13	1.26	1.34	1.41																							
45	1.01	1.14	1.27	1.35	1.42																							
50	1.02	1.14	1.27	1.35	1.42	1.53																						
60	1.03	1.18	1.27	1.35	1.42	1.54																						
70	1.03	1.18	1.28	1.36	1.43	1.54																						
80	1.03	1.19	1.28	1.36	1.43	1.54																						
100	1.04	1.19	1.29	1.37	1.44	1.55	2.00																					
150	1.05	1.20	1.30	1.38	1.45	1.56	2.02	2.32																				
200	1.06	1.21	1.31	1.38	1.45	1.57	2.03	2.33	2.55																			
250	1.06	1.22	1.31	1.39	1.46	1.58	2.03	2.34	2.56	2.72																		
300	1.07	1.22	1.32	1.40	1.46	1.59	2.04	2.35	2.56	2.73	2.85																	
350	1.07	1.23	1.32	1.40	1.47	1.59	2.05	2.35	2.57	2.74	2.86																	
400						1.60	2.05	2.36	2.57	2.74	2.86	3.05																
500						1.60	2.06	2.37	2.58	2.75	2.87	3.05	3.20															
600						1.61	2.07	2.37	2.59	2.76	2.87	3.06	3.20	3.31														
700						1.61	2.07	2.38	2.59	2.76	2.88	3.06	3.21	3.31	3.40													
800						1.62	2.08	2.38	2.60	2.77	2.88	3.07	3.21	3.31	3.40	3.47												
900						1.62	2.08	2.39	2.60	2.77	2.89	3.07	3.22	3.32	3.40	3.48	3.54											
1000						1.63	2.09	2.39	2.61	2.77	2.89	3.08	3.22	3.32	3.40	3.48	3.54	3.60										
1250						1.63	2.09	2.40	2.62	2.78	2.90	3.08	3.23	3.33	3.41	3.48	3.55	3.61	3.72									
1500						1.64	2.10	2.41	2.62	2.79	2.90	3.09	3.23	3.33	3.42	3.49	3.55	3.61	3.72	3.81								
1750						1.64	2.11	2.41	2.63	2.79	2.91	3.09	3.24	3.34	3.42	3.49	3.56	3.61	3.73	3.82	3.89							
2000						1.65	2.11	2.42	2.63	2.80	2.91	3.10	3.24	3.34	3.42	3.50	3.56	3.62	3.73	3.82	3.90	3.96						
2500						1.66	2.12	2.43	2.64	2.80	2.92	3.11	3.25	3.35	3.43	3.50	3.57	3.62	3.73	3.82	3.90	3.97	4.08					
3000							2.13	2.43	2.65	2.81	2.93	3.11	3.25	3.35	3.44	3.51	3.57	3.63	3.74	3.83	3.91	3.97	4.08	4.17				
4000							2.14	2.44	2.66	2.82	2.94	3.12	3.26	3.36	3.44	3.52	3.58	3.63	3.75	3.84	3.91	3.98	4.09	4.18	4.32			
5000							2.15	2.45	2.67	2.82	2.94	3.13	3.26	3.36	3.45	3.52	3.59	3.64	3.75	3.84	3.92	3.98	4.10	4.19	4.33	4.44		
7500							2.16	2.47	2.68	2.84	2.96	3.14	3.28	3.38	3.46	3.53	3.60	3.65	3.76	3.85	3.93	3.99	4.11	4.20	4.34	4.45	4.65	
10000							2.17	2.48	2.70	2.85	2.96	3.15	3.28	3.38	3.47	3.54	3.61	3.66	3.77	3.86	3.94	4.00	4.11	4.20	4.35	4.46	4.66	4.80

Increased Limit Factor for 45/45 limit is 1.48
Increased Limit Factor for 75/75 limit is 1.83
Increased Limit Factor for 750/750 limit is 3.43
Increased Limit Factor for 550/550 limit is 3.26

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

Taxis, Limousines and Car Service

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.13	1.26	1.34	1.41																							
45	1.01	1.14	1.27	1.35	1.42																							
50	1.02	1.14	1.27	1.35	1.42	1.53																						
60	1.03	1.18	1.27	1.35	1.42	1.54																						
70	1.03	1.18	1.28	1.36	1.43	1.54																						
80	1.03	1.19	1.28	1.36	1.43	1.54																						
100	1.04	1.19	1.29	1.37	1.44	1.55	2.02																					
150	1.05	1.20	1.30	1.38	1.45	1.56	2.04	2.34																				
200	1.06	1.21	1.31	1.38	1.45	1.57	2.05	2.35	2.56																			
250	1.06	1.22	1.31	1.39	1.46	1.58	2.05	2.36	2.57	2.73																		
300	1.07	1.22	1.32	1.40	1.46	1.59	2.06	2.36	2.58	2.74	2.85																	
350	1.07	1.23	1.32	1.40	1.47	1.59	2.07	2.37	2.58	2.75	2.85																	
400						1.60	2.07	2.37	2.59	2.75	2.85	3.01																
500						1.61	2.08	2.38	2.59	2.76	2.86	3.02	3.14															
600						1.61	2.09	2.39	2.60	2.77	2.87	3.02	3.15	3.23														
700						1.62	2.09	2.39	2.61	2.77	2.87	3.03	3.15	3.23	3.29													
800						1.62	2.10	2.40	2.61	2.77	2.87	3.03	3.15	3.23	3.30	3.35												
900						1.63	2.10	2.40	2.62	2.78	2.88	3.03	3.16	3.23	3.30	3.35	3.40											
1000						1.63	2.11	2.41	2.62	2.78	2.88	3.04	3.16	3.24	3.30	3.36	3.41	3.45										
1250						1.64	2.11	2.41	2.63	2.79	2.89	3.04	3.17	3.24	3.31	3.36	3.41	3.46	3.56									
1500						1.64	2.12	2.42	2.64	2.79	2.89	3.05	3.17	3.25	3.31	3.37	3.41	3.46	3.57	3.65								
1750						1.65	2.13	2.43	2.64	2.79	2.90	3.05	3.17	3.25	3.31	3.37	3.42	3.46	3.57	3.66	3.73							
2000						1.65	2.13	2.43	2.65	2.80	2.90	3.06	3.18	3.25	3.32	3.37	3.42	3.47	3.57	3.66	3.73	3.80						
2500						1.66	2.14	2.44	2.65	2.80	2.90	3.06	3.18	3.26	3.32	3.38	3.43	3.47	3.58	3.67	3.74	3.80	3.91					
3000							2.15	2.45	2.66	2.81	2.91	3.07	3.18	3.26	3.32	3.38	3.43	3.48	3.58	3.67	3.74	3.81	3.91	4.00				
4000							2.16	2.46	2.67	2.82	2.92	3.08	3.19	3.27	3.33	3.39	3.44	3.48	3.59	3.68	3.75	3.81	3.92	4.01	4.14			
5000							2.17	2.47	2.68	2.82	2.92	3.08	3.19	3.27	3.33	3.39	3.44	3.49	3.59	3.68	3.75	3.82	3.92	4.01	4.15	4.25		
7500							2.18	2.48	2.70	2.83	2.94	3.09	3.20	3.28	3.34	3.40	3.45	3.50	3.60	3.69	3.76	3.83	3.93	4.02	4.16	4.26	4.46	
10000							2.19	2.49	2.71	2.84	2.94	3.10	3.21	3.28	3.35	3.41	3.46	3.51	3.61	3.70	3.77	3.83	3.94	4.03	4.16	4.27	4.46	4.60

Increased Limit Factor for 45/45 limit is	1.48
Increased Limit Factor for 75/75 limit is	1.85
Increased Limit Factor for 750/750 limit is	3.32
Increased Limit Factor for 550/550 limit is	3.19

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

Garages

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.13	1.26	1.34	1.41																							
45	1.01	1.14	1.27	1.35	1.42																							
50	1.02	1.14	1.27	1.35	1.42	1.53																						
60	1.03	1.18	1.27	1.35	1.42	1.54																						
70	1.03	1.18	1.28	1.36	1.43	1.54																						
80	1.03	1.19	1.28	1.36	1.43	1.54																						
100	1.04	1.19	1.29	1.37	1.44	1.55	2.00																					
150	1.05	1.20	1.30	1.38	1.45	1.56	2.01	2.31																				
200	1.06	1.21	1.31	1.38	1.45	1.57	2.02	2.32	2.54																			
250	1.06	1.22	1.31	1.39	1.46	1.58	2.02	2.33	2.55	2.71																		
300	1.07	1.22	1.32	1.40	1.46	1.59	2.03	2.34	2.55	2.72	2.82																	
350	1.07	1.23	1.32	1.40	1.47	1.59	2.04	2.34	2.56	2.73	2.82																	
400						1.59	2.04	2.35	2.56	2.73	2.83	2.97																
500						1.60	2.05	2.36	2.57	2.74	2.83	2.98	3.09															
600						1.61	2.06	2.36	2.58	2.75	2.84	2.98	3.10	3.19														
700						1.61	2.06	2.37	2.58	2.75	2.84	2.99	3.10	3.19	3.26													
800						1.62	2.07	2.37	2.59	2.75	2.85	2.99	3.10	3.19	3.27	3.33												
900						1.62	2.07	2.38	2.59	2.76	2.85	2.99	3.11	3.19	3.27	3.33	3.39											
1000						1.62	2.08	2.38	2.60	2.76	2.85	3.00	3.11	3.20	3.27	3.33	3.39	3.44										
1250						1.63	2.08	2.39	2.61	2.76	2.86	3.00	3.12	3.20	3.28	3.34	3.40	3.45	3.55									
1500						1.64	2.09	2.40	2.61	2.77	2.86	3.01	3.12	3.21	3.28	3.34	3.40	3.45	3.56	3.64								
1750						1.64	2.10	2.40	2.62	2.77	2.87	3.01	3.12	3.21	3.28	3.35	3.40	3.45	3.56	3.65	3.72							
2000						1.65	2.10	2.41	2.62	2.78	2.87	3.01	3.13	3.21	3.29	3.35	3.41	3.46	3.56	3.65	3.72	3.79						
2500						1.65	2.11	2.42	2.63	2.78	2.87	3.02	3.13	3.22	3.29	3.36	3.41	3.46	3.57	3.65	3.73	3.79	3.90					
3000							2.12	2.42	2.64	2.79	2.88	3.02	3.14	3.22	3.30	3.36	3.42	3.47	3.57	3.66	3.73	3.80	3.90	3.99				
4000							2.13	2.43	2.65	2.79	2.89	3.03	3.14	3.23	3.30	3.37	3.42	3.47	3.58	3.67	3.74	3.80	3.91	3.99	4.13			
5000							2.14	2.44	2.66	2.80	2.89	3.04	3.15	3.24	3.31	3.37	3.43	3.48	3.58	3.67	3.74	3.81	3.91	4.00	4.14	4.24		
7500							2.15	2.46	2.67	2.81	2.90	3.05	3.16	3.25	3.32	3.38	3.44	3.49	3.59	3.68	3.75	3.82	3.92	4.01	4.15	4.25	4.44	
10000							2.16	2.47	2.69	2.82	2.91	3.06	3.17	3.25	3.33	3.39	3.45	3.50	3.60	3.69	3.76	3.82	3.93	4.02	4.15	4.26	4.45	4.59

Increased Limit Factor for 45/45 limit is	1.48
Increased Limit Factor for 75/75 limit is	1.82
Increased Limit Factor for 750/750 limit is	3.30
Increased Limit Factor for 550/550 limit is	3.14

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

Commercial Motorcycles

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.13	1.21	1.28	1.33																							
45	1.02	1.13	1.21	1.28	1.34																							
50	1.04	1.13	1.22	1.28	1.34	1.44																						
60	1.04	1.14	1.22	1.29	1.34	1.44																						
70	1.05	1.14	1.22	1.29	1.35	1.44																						
80	1.05	1.15	1.23	1.29	1.35	1.45																						
100	1.05	1.15	1.23	1.30	1.35	1.45	1.76																					
150	1.06	1.16	1.24	1.31	1.36	1.46	1.77	1.95																				
200	1.07	1.17	1.25	1.31	1.37	1.47	1.77	1.96	2.09																			
250	1.07	1.17	1.25	1.32	1.37	1.47	1.78	1.97	2.10	2.20																		
300	1.08	1.18	1.25	1.32	1.38	1.47	1.78	1.97	2.10	2.21	2.30																	
350	1.08	1.18	1.26	1.32	1.38	1.48	1.78	1.97	2.11	2.21	2.31																	
400						1.48	1.79	1.98	2.11	2.22	2.31	2.46																
500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58															
600						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66														
700						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66	2.72													
800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77												
900						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.66	2.72	2.77	2.81											
1000						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.67	2.72	2.77	2.81	2.85										
1250						1.51	1.81	2.00	2.14	2.24	2.34	2.49	2.60	2.67	2.73	2.77	2.82	2.85	2.94									
1500						1.51	1.82	2.01	2.14	2.25	2.34	2.49	2.61	2.67	2.73	2.78	2.82	2.86	2.95	3.02								
1750						1.51	1.82	2.01	2.15	2.25	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08							
2000						1.52	1.82	2.01	2.15	2.26	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08	3.14						
2500						1.52	1.83	2.02	2.15	2.26	2.36	2.51	2.62	2.68	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23					
3000							1.83	2.02	2.16	2.27	2.36	2.51	2.62	2.69	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23	3.30				
4000							1.84	2.03	2.16	2.27	2.37	2.52	2.63	2.69	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.42			
5000							1.85	2.04	2.17	2.28	2.38	2.53	2.63	2.70	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.43	3.51		
7500							1.86	2.05	2.18	2.29	2.39	2.54	2.64	2.70	2.76	2.81	2.85	2.89	2.98	3.05	3.11	3.16	3.25	3.32	3.43	3.52	3.68	
10000							1.86	2.05	2.19	2.30	2.39	2.54	2.64	2.71	2.76	2.81	2.85	2.90	2.98	3.06	3.12	3.17	3.26	3.33	3.44	3.53	3.69	3.80

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

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

All Vehicle Types Excluding Taxicabs and Motorcycles

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	5	7	8	8	9																							
45	6	7	8	8	9																							
50	6	7	8	8	9	9																						
60	6	8	8	8	9	9																						
70	6	8	8	8	9	9																						
80	6	8	8	8	9	9																						
100	6	8	8	9	9	9	10																					
150	6	8	8	9	9	9	10	10																				
200	6	8	8	9	9	9	10	10	11																			
250	6	8	8	9	9	9	10	10	11	11																		
300	6	8	8	9	9	9	10	10	11	11	12																	
350	6	8	8	9	9	9	10	10	11	11	12																	
400						9	10	10	11	11	12	14																
500						9	10	10	11	11	12	14	15															
600						9	10	10	11	11	12	14	15	15														
700						9	10	10	11	11	12	14	15	15	16													
800						9	10	10	11	11	12	14	15	15	16	16												
900						9	10	10	11	11	12	14	15	15	16	16	16											
1000						9	10	10	11	11	12	14	15	15	16	16	16	17										
1250						9	10	11	11	11	12	14	15	15	16	16	16	17	17									
1500						9	10	11	11	11	12	14	15	15	16	16	16	17	17	18								
1750						9	10	11	11	11	12	14	15	15	16	16	16	17	17	18	18							
2000						9	10	11	11	11	12	14	15	15	16	16	16	17	17	18	18	18						
2500						9	10	11	11	11	12	14	15	16	16	16	16	17	17	18	18	18	19					
3000							10	11	11	11	12	14	15	16	16	16	16	17	17	18	18	18	19	19				
4000							10	11	11	12	13	14	15	16	16	16	17	17	17	18	18	18	19	19	20			
5000							10	11	11	12	13	14	15	16	16	16	17	17	17	18	18	18	19	19	20	20		
7500							10	11	11	12	13	14	15	16	16	16	17	17	17	18	18	18	19	19	20	20	21	
10000							10	11	11	12	13	14	15	16	16	16	17	17	17	18	18	18	19	19	20	21	21	22

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

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

Taxis

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	44	48	51	54	56																							
45	45	48	52	54	56																							
50	45	48	52	54	56	59																						
60	45	49	52	54	56	60																						
70	45	49	52	54	56	60																						
80	45	49	52	54	56	60																						
100	45	49	52	55	57	60	72																					
150	46	50	52	55	57	60	72	78																				
200	46	50	53	55	57	61	73	78	82																			
250	46	50	53	55	57	61	73	78	82	86																		
300	46	50	53	55	57	61	73	79	83	86	95																	
350	46	50	53	55	58	61	73	79	83	86	95																	
400						61	73	79	83	86	96	112																
500						61	73	79	83	86	97	113	126															
600						62	73	79	83	87	97	114	127	131														
700						62	74	79	83	87	97	114	127	131	134													
800						62	74	79	83	87	98	114	127	131	134	137												
900						62	74	79	83	88	98	115	128	131	134	137	139											
1000						62	74	79	83	88	99	115	128	132	135	137	139	142										
1250						62	74	80	84	89	99	116	128	132	135	137	140	142	146									
1500						62	74	80	84	89	100	116	128	132	135	138	140	142	146	150								
1750						62	74	80	84	90	100	117	129	132	135	138	140	142	146	150	153							
2000						63	74	80	84	90	101	117	129	132	135	138	140	142	147	150	153	156						
2500						63	74	80	84	91	101	118	129	132	135	138	140	142	147	150	153	156	160					
3000							75	80	84	91	102	118	129	133	136	138	141	143	147	151	154	156	160	164				
4000							75	80	84	92	103	119	129	133	136	139	141	143	147	151	154	156	161	164	170			
5000							75	81	85	93	103	120	130	133	136	139	141	143	147	151	154	157	161	165	170	174		
7500							75	81	85	94	104	121	130	134	137	139	141	143	148	151	154	157	161	165	171	175	183	
10000							75	81	85	95	105	122	130	134	137	139	142	144	148	152	155	157	162	165	171	175	183	189

Increased Limit Rate for 45/45 limit is 58
Increased Limit Rate for 75/75 limit is 67
Increased Limit Rate for 750/750 limit is 136
Increased Limit Rate for 550/550 limit is 129

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

All Vehicle Types Excluding Taxicabs and Motorcycles

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	0	1	2	3	4																							
45	0	1	2	3	4																							
50	0	1	2	3	4	6																						
60	0	1	2	3	4	6																						
70	0	1	2	3	4	6																						
80	0	1	2	3	4	6																						
100	0	1	2	4	4	6	20																					
150	0	1	3	4	5	6	20	46																				
200	0	1	3	4	5	7	21	47	67																			
250	0	1	3	4	5	7	21	48	67	83																		
300	0	2	3	4	5	7	21	49	68	83	119																	
350	0	2	3	4	5	7	22	49	69	84	121																	
400						7	22	50	69	84	122	185																
500						8	23	50	70	85	125	187	235															
600						8	23	51	70	87	127	189	237	249														
700						8	24	51	71	89	128	191	239	249	255													
800						8	24	52	71	90	130	192	241	249	255	260												
900						8	25	52	72	91	131	193	242	250	255	260	265											
1000						8	25	53	72	93	132	195	243	250	255	260	265	269										
1250						9	26	53	73	95	135	197	243	250	256	261	265	269	277									
1500						9	26	54	74	97	137	199	244	251	256	261	266	269	278	284								
1750						9	27	55	74	99	138	201	244	251	257	261	266	270	278	285	290							
2000						9	27	55	75	100	140	202	244	251	257	262	266	270	278	285	291	296						
2500						9	28	56	75	102	142	205	245	251	257	262	266	270	279	285	291	296	304					
3000							29	56	76	104	144	206	245	252	257	262	267	271	279	286	291	296	305	311				
4000							30	57	77	108	147	210	246	252	258	263	267	271	280	286	292	297	305	312	323			
5000							31	58	78	110	150	212	246	253	258	263	268	272	280	287	292	297	306	312	323	331		
7500							32	59	79	114	154	216	247	253	259	264	269	272	281	287	293	298	306	313	324	332	347	
10000							33	60	80	118	157	220	247	254	260	265	269	273	281	288	294	299	307	314	324	333	348	358

Increased Limit Rate for 45/45 limit is	5
Increased Limit Rate for 75/75 limit is	16
Increased Limit Rate for 750/750 limit is	257
Increased Limit Rate for 550/550 limit is	245

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

2020 CAR Filing
Increased Limits Factors
Exhibit 8

Taxis

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT

	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	0	1	2	3	4																							
45	0	1	2	3	4																							
50	0	1	2	3	4	6																						
60	0	1	2	3	4	6																						
70	0	1	2	3	4	6																						
80	0	1	2	3	4	6																						
100	0	1	2	4	4	6	20																					
150	0	1	3	4	5	6	20	46																				
200	0	1	3	4	5	7	21	47	67																			
250	0	1	3	4	5	7	21	48	67	83																		
300	0	2	3	4	5	7	21	49	68	83	119																	
350	0	2	3	4	5	7	22	49	69	84	121																	
400						7	22	50	69	84	122	185																
500						8	23	50	70	85	125	187	235															
600						8	23	51	70	87	127	189	237	249														
700						8	24	51	71	89	128	191	239	249	255													
800						8	24	52	71	90	130	192	241	249	255	260												
900						8	25	52	72	91	131	193	242	250	255	260	265											
1000						8	25	53	72	93	132	195	243	250	255	260	265	269										
1250						9	26	53	73	95	135	197	243	250	256	261	265	269	277									
1500						9	26	54	74	97	137	199	244	251	256	261	266	269	278	284								
1750						9	27	55	74	99	138	201	244	251	257	261	266	270	278	285	290							
2000						9	27	55	75	100	140	202	244	251	257	262	266	270	278	285	291	296						
2500						9	28	56	75	102	142	205	245	251	257	262	266	270	279	285	291	296	304					
3000							29	56	76	104	144	206	245	252	257	262	267	271	279	286	291	296	305	311				
4000							30	57	77	108	147	210	246	252	258	263	267	271	280	286	292	297	305	312	323			
5000							31	58	78	110	150	212	246	253	258	263	268	272	280	287	292	297	306	312	323	331		
7500							32	59	79	114	154	216	247	253	259	264	269	272	281	287	293	298	306	313	324	332	347	
10000							33	60	80	118	157	220	247	254	260	265	269	273	281	288	294	299	307	314	324	333	348	358

Increased Limit Rate for 45/45 limit is 5
Increased Limit Rate for 75/75 limit is 16
Increased Limit Rate for 750/750 limit is 257
Increased Limit Rate for 550/550 limit is 245

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

2020 CAR Filing
Increased Limits Factors
Exhibit 9

Commercial Motorcycles

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000
40	35	41	42	44	45													
45	35	41	42	44	45													
50	35	41	42	44	45	50												
60	35	41	42	44	45	50												
70	35	41	42	44	45	50												
80	35	41	42	44	45	50												
100	36	41	42	44	47	50	56											
150	36	41	42	44	47	50	56	57										
200	36	41	42	44	47	50	56	57	59									
250	36	41	42	45	47	50	56	57	59	60								
300	38	41	42	45	47	50	56	57	59	60	63							
350	38	42	44	45	47	50	56	57	59	60	63							
400						50	56	57	59	60	63	71						
500						50	56	57	59	60	65	71	75					
600						50	56	57	59	60	65	71	80	92				
700						51	56	57	59	60	65	71	83	92	95			
800						51	56	57	59	60	65	71	86	92	95	96		
900						51	56	57	59	60	65	71	87	93	95	96	98	
1000						51	56	57	59	62	65	71	90	93	95	96	98	99

Increased Limit Rate for 45/45 limit is	47
Increased Limit Rate for 750/750 limit is	95
Increased Limit Rate for 1000/2000 limit is	101
Increased Limit Rate for 2000/2000 limit is	110

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

2020 CAR Filing
Increased Limits Factors
Exhibit 10

Commercial Motorcycles

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000
40	0	8	17	23	30													
45	2	8	17	23	30													
50	2	8	17	23	30	45												
60	2	9	17	24	32	45												
70	2	9	17	24	32	45												
80	2	9	18	24	32	47												
100	3	11	18	24	33	47	119											
150	3	11	20	26	35	48	122	254										
200	3	12	20	27	35	50	123	258	359									
250	3	12	20	27	36	51	123	263	362	440								
300	5	12	20	29	36	53	125	266	365	443	534							
350	5	14	21	29	36	53	128	269	368	446	539							
400						54	129	270	371	447	542	695						
500						56	134	275	374	452	548	701	819					
600						56	137	278	377	456	554	705	917	1217				
700						57	140	281	380	461	557	710	998	1218	1247			
800						57	141	282	383	464	561	713	1070	1220	1247	642		
900						59	144	285	384	467	564	717	1133	1220	1248	642	806	
1000						59	146	287	386	470	567	719	1188	1221	1250	642	806	1185

Increased Limit Rate for 45/45 limit is	38
Increased Limit Rate for 750/750 limit is	1259
Increased Limit Rate for 1000/2000 limit is	1320
Increased Limit Rate for 2000/2000 limit is	1446

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Property Damage Liability Increased Limit Factors

07/01/20

Limit	PPT & GAR *	Light / Medium TTT	Heavy Trucks & Truck Tractors	Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers	Taxis, Limos & Car Service	Bus & Van Pool	Motorcycle
$5,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
$10,000	1.260	1.348	1.374	1.440	1.260	1.260	1.180
$15,000	1.360	1.449	1.504	1.609	1.360	1.350	1.230
$20,000	1.399	1.491	1.567	1.700	1.394	1.389	1.253
$25,000	1.430	1.523	1.616	1.771	1.420	1.420	1.270
$30,000	1.441	1.536	1.647	1.815	1.436	1.431	1.275
$35,000	1.450	1.547	1.673	1.853	1.450	1.440	1.280
$40,000	1.455	1.555	1.693	1.888	1.455	1.451	1.285
$45,000	1.458	1.558	1.702	1.904	1.458	1.456	1.288
$50,000	1.460	1.562	1.710	1.918	1.460	1.460	1.290
$75,000	1.469	1.569	1.758	1.994	1.469	1.469	1.299
$80,000	1.469	1.569	1.760	1.997	1.469	1.469	1.299
$100,000	1.470	1.571	1.766	2.006	1.470	1.470	1.300
$150,000	1.476	1.577	1.821	2.065	1.476	1.476	1.312
$200,000	1.478	1.578	1.843	2.089	1.478	1.478	1.317
$250,000	1.480	1.580	1.859	2.107	1.480	1.480	1.320
$300,000	1.480	1.581	1.873	2.129	1.480	1.480	1.323
$400,000	1.480	1.582	1.885	2.149	1.480	1.480	1.327
$500,000	1.480	1.583	1.895	2.164	1.480	1.480	1.330
$550,000	1.480	1.583	1.896	2.172	1.480	1.480	1.332
$750,000	1.480	1.584	1.898	2.187	1.480	1.480	1.336
$1,000,000	1.480	1.585	1.900	2.201	1.480	1.480	1.340
$1,500,000	1.565	1.680	2.010	2.331	1.565	1.565	1.420
$2,000,000	1.591	1.704	2.042	2.367	1.591	1.591	1.440
$2,500,000	1.613	1.727	2.070	2.399	1.613	1.613	1.461
$3,000,000	1.625	1.740	2.085	2.416	1.625	1.625	1.470
$4,000,000	1.655	1.769	2.125	2.456	1.655	1.655	1.550
$5,000,000	1.825	1.959	2.345	2.716	1.825	1.825	1.652
$10,000,000	2.935	2.113	2.533	2.935	1.974	1.974	1.786

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

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
TOWN-TERRITORY DEFINITIONS
(Applicable to All Vehicle Types)

	Town	Proposed Territory	Statistical Town Code
A	ABINGTON	14	010
	ACTON	12	630
	ACUSHNET	13	230
	ADAMS	14	110
	AGAWAM	12	420
	ALFORD	16	170
	AMESBURY	15	310
	AMHERST	12	510
	ANDOVER	14	311
	ARLINGTON	17	610
	ASHBURNHAM	14	930
	ASHBY	13	670
	ASHFIELD	14	470
	ASHLAND	16	631
	ATHOL	11	910
	ATTLEBORO	12	210
	AUBURN	15	931
	AVON	17	730
	AYER	11	632
B	BARNSTABLE	11	021
	BARRE	12	932
	BECKET	16	171
	BEDFORD	13	633
	BELCHERTOWN	12	530
	BELLINGHAM	15	731
	BELMONT	17	611
	BERKLEY	15	231
	BERLIN	14	933
	BERNARDSTON	12	471
	BEVERLY	16	312
	BILLERICA	15	634
	BLACKSTONE	15	934
	BLANDFORD	17	490
	BOLTON	14	970
	BOSTON CENTRAL	07	821
	BOURNE	12	050
	BOXBOROUGH	13	671
	BOXFORD	16	370
	BOYLSTON	14	971
	BRAINTREE	18	710
	BREWSTER	11	080
	BRIDGEWATER	14	011
	BRIGHTON	08	822
	BRIMFIELD	14	491
	BROCKTON	20	002
	BROOKFIELD	14	935
	BROOKLINE	20	702
	BUCKLAND	16	430
	BURLINGTON	16	635
C	CAMBRIDGE	19	600
	CANTON	17	711
	CARLISLE	15	672
	CARVER	16	030
	CHARLEMONT	15	472
	CHARLTON	12	936
	CHATHAM	11	051
	CHELMSFORD	13	612
	CHELSEA	20	802
	CHESHIRE	13	130
	CHESTER	16	440
	CHESTERFIELD	16	570

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
TOWN-TERRITORY DEFINITIONS
(Applicable to All Vehicle Types)

	Town	Proposed Territory	Statistical Town Code
	CHICOPEE	13	402
	CHILMARK	15	081
	CLARKSBURG	15	131
	CLINTON	15	911
	COHASSET	15	732
	COLRAIN	16	431
	CONCORD	14	613
	CONWAY	16	473
	CUMMINGTON	15	571
D	DALTON	15	132
	DANVERS	16	313
	DARTMOUTH	12	211
	DEDHAM	18	712
	DEERFIELD	12	432
	DENNIS	11	052
	DIGHTON	15	232
	DORCHESTER	05	819
	DOUGLAS	13	937
	DOVER	16	733
	DRACUT	14	614
	DUDLEY	12	938
	DUNSTABLE	15	673
	DUXBURY	13	031
E	E BOSTON/CHARLESTOWN	10	824
	E BRIDGEWATER	15	032
	E BROOKFIELD	13	973
	E LONGMEADOW	15	441
	EASTHAM	12	082
	EASTHAMPTON	12	511
	EASTON	16	212
	EDGARTOWN	13	053
	EGREMONT	13	172
	ERVING	14	433
	ESSEX	12	330
	EVERETT	19	602
F	FAIRHAVEN	15	213
	FALL RIVER	17	201
	FALMOUTH	11	054
	FITCHBURG	12	902
	FLORIDA	12	173
	FOXBOROUGH	15	734
	FRAMINGHAM	17	615
	FRANKLIN	15	713
	FREETOWN	12	233
G	GARDNER	12	912
	GAY HEAD	17	083
	GEORGETOWN	13	331
	GILL	11	474
	GLOUCESTER	16	314
	GOSHEN	12	573
	GOSNOLD	11	084
	GRAFTON	13	913
	GRANBY	13	574
	GRANVILLE	14	492
	GREAT BARRINGTON	12	111
	GREENFIELD	11	410
	GROTON	13	636
	GROVELAND	13	332
H	HADLEY	13	531
	HALIFAX	14	070
	HAMILTON	13	333

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
TOWN-TERRITORY DEFINITIONS
(Applicable to All Vehicle Types)

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

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
TOWN-TERRITORY DEFINITIONS
(Applicable to All Vehicle Types)

	Town	Proposed Territory	Statistical Town Code
	MENDON	13	946
	MERRIMAC	15	336
	METHUEN	17	317
	MIDDLEBOROUGH	12	013
	MIDDLEFIELD	16	576
	MIDDLETON	16	337
	MILFORD	14	915
	MILLBURY	16	916
	MILLIS	11	738
	MILLVILLE	16	947
	MILTON	17	714
	MONROE	15	479
	MONSON	12	422
	MONTAGUE	13	411
	MONTEREY	15	175
	MONTGOMERY	16	495
	MT WASHINGTON	16	176
N	NAHANT	16	338
	NANTUCKET	11	056
	NATICK	15	621
	NEEDHAM	17	715
	NEW ASHFORD	12	177
	NEW BEDFORD	18	200
	NEW BRAINTREE	11	975
	NEW MARLBOROUGH	14	178
	NEW SALEM	15	480
	NEWBURY	13	339
	NEWBURYPORT	13	318
	NEWTON	18	605
	NO ADAMS	11	112
	NO ANDOVER	14	319
	NO ATTLEBOROUGH	11	215
	NO BROOKFIELD	12	948
	NO READING	15	641
	NORFOLK	15	739
	NORTHAMPTON	13	512
	NORTHBOROUGH	13	949
	NORTHBRIDGE	12	917
	NORTHFIELD	15	434
	NORTON	15	234
	NORWELL	15	041
	NORWOOD	18	716
O	OAK BLUFFS	13	057
	OAKHAM	15	976
	ORANGE	12	412
	ORLEANS	11	058
	OTIS	13	179
	OXFORD	12	950
P	PALMER	11	423
	PAXTON	16	977
	PEABODY	18	320
	PELHAM	14	577
	PEMBROKE	14	042
	PEPPERELL	13	642
	PERU	11	180
	PETERSHAM	16	978
	PHILLIPSTON	15	979
	PITTSFIELD	11	102
	PLAINFIELD	16	578
	PLAINVILLE	12	740
	PLYMOUTH	14	014

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
TOWN-TERRITORY DEFINITIONS
(Applicable to All Vehicle Types)

	Town	Proposed Territory	Statistical Town Code
	PLYMPTON	13	071
	PRINCETON	14	980
	PROVINCETOWN	14	059
Q	QUINCY	19	703
R	RANDOLPH	18	717
	RAYNHAM	15	235
	READING	17	622
	REHOBOTH	12	236
	REVERE	20	803
	RICHMOND	16	181
	ROCHESTER	12	043
	ROCKLAND	18	015
	ROCKPORT	15	340
	ROSLINDALE	02	816
	ROWE	11	481
	ROWLEY	16	341
	ROXBURY	06	820
	ROYALSTON	16	981
	RUSSELL	14	443
	RUTLAND	13	951
S	SALEM	16	304
	SALISBURY	12	342
	SANDISFIELD	13	182
	SANDWICH	11	060
	SAUGUS	18	321
	SAVOY	17	183
	SCITUATE	17	044
	SEEKONK	12	237
	SHARON	18	741
	SHEFFIELD	13	137
	SHELBURNE	15	435
	SHERBORN	15	674
	SHIRLEY	15	643
	SHREWSBURY	14	918
	SHUTESBURY	15	482
	SOMERSET	15	238
	SOMERVILLE	20	606
	SOUTH BOSTON	09	823
	SOUTH HADLEY	13	513
	SOUTHAMPTON	12	580
	SOUTHBOROUGH	15	952
	SOUTHBRIDGE	13	919
	SOUTHWICK	14	444
	SPENCER	12	920
	SPRINGFIELD	19	400
	STERLING	12	953
	STOCKBRIDGE	15	138
	STONEHAM	17	623
	STOUGHTON	18	718
	STOW	15	644
	STURBRIDGE	13	954
	SUDBURY	12	645
	SUNDERLAND	12	436
	SUTTON	15	955
	SWAMPSCOTT	17	322
	SWANSEA	12	239
T	TAUNTON	16	202
	TEMPLETON	11	956
	TEWKSBURY	17	646
	TISBURY	11	061
	TOLLAND	14	496

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
TOWN-TERRITORY DEFINITIONS
(Applicable to All Vehicle Types)

	Town	Proposed Territory	Statistical Town Code
	TOPSFIELD	16	371
	TOWNSEND	13	647
	TRURO	13	086
	TYNGSBOROUGH	15	648
	TYRINGHAM	12	184
U	UPTON	13	957
	UXBRIDGE	12	921
W	WAKEFIELD	17	624
	WALES	12	497
	WALPOLE	14	719
	WALTHAM	17	607
	WARE	11	514
	WAREHAM	14	016
	WARREN	12	958
	WARWICK	15	483
	WASHINGTON	15	185
	WATERTOWN	18	608
	WAYLAND	16	649
	WEBSTER	11	922
	WELLESLEY	15	720
	WELLFLEET	13	087
	WENDELL	14	484
	WENHAM	15	343
	WEST BOYLSTON	14	959
	WEST BRIDGEWATER	16	045
	WEST BROOKFIELD	12	960
	WEST NEWBURY	14	344
	WEST ROXBURY	01	815
	WEST SPRINGFIELD	14	425
	WEST STOCKBRIDGE	12	139
	WEST TISBURY	14	088
	WESTBOROUGH	14	923
	WESTFIELD	11	424
	WESTFORD	14	650
	WESTHAMPTON	15	581
	WESTMINSTER	14	961
	WESTON	13	651
	WESTPORT	12	240
	WESTWOOD	16	742
	WEYMOUTH	17	721
	WHATELY	14	437
	WHITMAN	15	017
	WILBRAHAM	12	445
	WILLIAMSBURG	12	534
	WILLIAMSTOWN	15	140
	WILMINGTON	17	652
	WINCHENDON	12	924
	WINCHESTER	17	625
	WINDSOR	14	186
	WINTHROP	18	810
	WOBURN	16	626
	WORCESTER	18	900
	WORTHINGTON	13	582
	WRENTHAM	13	743
Y	YARMOUTH	11	062