

Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	(6)	(7)	
	Fleet	Non-Fleet	Territory	Fleet/	Non-Fleet	Fleet	Non-fleet	(A)	(B)
	Average	Average		Differential	Variable	Expense	Expense	Final	Base
Pure Prem	Pure Prem	Relativity	(100K)	(100K)	Factor*	Factor*	Rates***		
	(Form 100)	(Form 100)	(100K)	Fleet (A)	Non-Fleet (B)	(Form 100)	(Form 100)	Fleet	Non-Fleet
<u>A-1 & B**</u>	325.65	319.72				0.6919	0.6919		
Territory:									
1			1.7322	1.0000	1.0000			815	800
2			1.7322	1.0000	1.0000			815	800
3			1.7322	1.0000	1.0000			815	800
4			1.7322	1.0000	1.0000			815	800
5			1.7322	1.0000	1.0000			815	800
6			1.7322	1.0000	1.0000			815	800
7			1.7322	1.0000	1.0000			815	800
8			1.7322	1.0000	1.0000			815	800
9			1.7322	1.0000	1.0000			815	800
10			1.7322	1.0000	1.0000			815	800
11			0.6318	1.0000	1.0000			297	292
12			0.6763	1.0000	1.0000			318	313
13			0.7164	1.0000	1.0000			337	331
14			0.7986	1.0000	1.0000			376	369
15			0.7116	1.0000	1.0000			335	329
16			0.9020	1.0000	1.0000			425	417
17			1.0853	1.0000	1.0000			511	502
18			1.2904	1.0000	1.0000			607	596
19			1.9140	1.0000	1.0000			901	884
20			1.9908	1.0000	1.0000			937	920
<u>A-1**</u>									
Territory:									
1								685	672
2								685	672
3								685	672
4								685	672
5								685	672
6								685	672
7								685	672
8								685	672
9								685	672
10								685	672
11								250	245
12								267	263
13								283	278
14								316	310
15								282	277
16								357	350
17								429	422
18								510	501
19								757	743
20								788	773
<u>B. Basic**</u>									
Territory:									
1								130	128
2								130	128
3								130	128
4								130	128
5								130	128
6								130	128
7								130	128
8								130	128
9								130	128
10								130	128
11								47	47
12								51	50
13								54	53
14								60	59
15								53	52
16								68	67
17								82	80
18								97	95
19								144	141
20								149	147

* (5) & (6) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense)

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

A-1: 84.0% of Combined rates (Form 110).

B: 16.0% of Combined rates (Form 110).

*** (7A) = (((1) x (3) x (4A))) / [(5)].

*** (7B) = (((2) x (3) x (4B))) / [(6)].

Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	(6)	(7)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet Variable Expense Factor*	Non-fleet Variable Expense Factor*	(A)	(B)
				Fleet (A)	Non-Fleet (B)	(Form 100)	(Form 100)	Final Base Rates** Fleet	Final Base Rates** Non-Fleet
A-2	32.79	56.75				0.5274	0.6919		
Territory:									
1			1.7322	1.0000	1.0000			108	142
2			1.7322	1.0000	1.0000			108	142
3			1.7322	1.0000	1.0000			108	142
4			1.7322	1.0000	1.0000			108	142
5			1.7322	1.0000	1.0000			108	142
6			1.7322	1.0000	1.0000			108	142
7			1.7322	1.0000	1.0000			108	142
8			1.7322	1.0000	1.0000			108	142
9			1.7322	1.0000	1.0000			108	142
10			1.7322	1.0000	1.0000			108	142
11			0.6318	1.0000	1.0000			39	52
12			0.6763	1.0000	1.0000			42	55
13			0.7164	1.0000	1.0000			45	59
14			0.7986	1.0000	1.0000			50	66
15			0.7116	1.0000	1.0000			44	58
16			0.9020	1.0000	1.0000			56	74
17			1.0853	1.0000	1.0000			67	89
18			1.2904	1.0000	1.0000			80	106
19			1.9140	1.0000	1.0000			119	157
20			1.9908	1.0000	1.0000			124	163
PDL, Basic	269.01	290.38				0.7267	0.7267		
Territory:									
1			1.7322	1.0000	1.0000			641	692
2			1.7322	1.0000	1.0000			641	692
3			1.7322	1.0000	1.0000			641	692
4			1.7322	1.0000	1.0000			641	692
5			1.7322	1.0000	1.0000			641	692
6			1.7322	1.0000	1.0000			641	692
7			1.7322	1.0000	1.0000			641	692
8			1.7322	1.0000	1.0000			641	692
9			1.7322	1.0000	1.0000			641	692
10			1.7322	1.0000	1.0000			641	692
11			0.6318	1.0000	1.0000			234	252
12			0.6763	1.0000	1.0000			250	270
13			0.7164	1.0000	1.0000			265	286
14			0.7986	1.0000	1.0000			296	319
15			0.7116	1.0000	1.0000			263	284
16			0.9020	1.0000	1.0000			334	360
17			1.0853	1.0000	1.0000			402	434
18			1.2904	1.0000	1.0000			478	516
19			1.9140	1.0000	1.0000			709	765
20			1.9908	1.0000	1.0000			737	795

* (5) & (6) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** (7A) = {[(1) x (3) x (4A)]} / [(5)].

** (7B) = {[(2) x (3) x (4B)]} / [(6)].

Commonwealth Automobile Reinsurers
Private Passenger Types
Liability Coverages for Which Rates Do Not Vary by Territory

Coverage D

\$5,000	\$14	(From Form 110)
10,000	16	
15,000	18	
20,000	19	
25,000	21	

Coverage U

	Fleet		Non-Fleet	
	U-1	U-2	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0	3	0
20/50	4	0	4	0
25/50	5	1	5	1
35/80	6	5	6	5
50/100	7	8	7	8
100/300	8	24	8	24
250/500	9	97	9	97
500/500	10	254	10	254

Commonwealth Automobile Reinsurers

Private Passenger Types
Physical Damage Loss Pure Premium by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Loss Pure Premium by Territory*	
				Fleet (A)	Non-Fleet (B)	Fleet (A)	Non-Fleet (B)
Collision	551.43	657.28					
Territory:							
1			1.4365	1.0000	1.0000	792	944
2			1.4365	1.0000	1.0000	792	944
3			1.4365	1.0000	1.0000	792	944
4			1.4365	1.0000	1.0000	792	944
5			1.4365	1.0000	1.0000	792	944
6			1.4365	1.0000	1.0000	792	944
7			1.4365	1.0000	1.0000	792	944
8			1.4365	1.0000	1.0000	792	944
9			1.4365	1.0000	1.0000	792	944
10			1.4365	1.0000	1.0000	792	944
11			0.5995	1.0000	1.0000	331	394
12			0.7453	1.0000	1.0000	411	490
13			0.7432	1.0000	1.0000	410	488
14			0.8558	1.0000	1.0000	472	563
15			0.7952	1.0000	1.0000	438	523
16			0.9639	1.0000	1.0000	532	634
17			1.0881	1.0000	1.0000	600	715
18			1.2511	1.0000	1.0000	690	822
19			1.6313	1.0000	1.0000	900	1072
20			1.7691	1.0000	1.0000	976	1163
Limited Collision	38.60	46.01					
Territory:							
1			1.4365	1.0000	1.0000	55	66
2			1.4365	1.0000	1.0000	55	66
3			1.4365	1.0000	1.0000	55	66
4			1.4365	1.0000	1.0000	55	66
5			1.4365	1.0000	1.0000	55	66
6			1.4365	1.0000	1.0000	55	66
7			1.4365	1.0000	1.0000	55	66
8			1.4365	1.0000	1.0000	55	66
9			1.4365	1.0000	1.0000	55	66
10			1.4365	1.0000	1.0000	55	66
11			0.5995	1.0000	1.0000	23	28
12			0.7453	1.0000	1.0000	29	34
13			0.7432	1.0000	1.0000	29	34
14			0.8558	1.0000	1.0000	33	39
15			0.7952	1.0000	1.0000	31	37
16			0.9639	1.0000	1.0000	37	44
17			1.0881	1.0000	1.0000	42	50
18			1.2511	1.0000	1.0000	48	58
19			1.6313	1.0000	1.0000	63	75
20			1.7691	1.0000	1.0000	68	81
Comprehensive	97.77	103.19					
Territory:							
1			1.3373	1.0000	1.0000	131	138
2			1.3373	1.0000	1.0000	131	138
3			1.3373	1.0000	1.0000	131	138
4			1.3373	1.0000	1.0000	131	138
5			1.3373	1.0000	1.0000	131	138
6			1.3373	1.0000	1.0000	131	138
7			1.3373	1.0000	1.0000	131	138
8			1.3373	1.0000	1.0000	131	138
9			1.3373	1.0000	1.0000	131	138
10			1.3373	1.0000	1.0000	131	138
11			0.7920	1.0000	1.0000	77	82
12			0.9558	1.0000	1.0000	93	99
13			0.8406	1.0000	1.0000	82	87
14			1.0200	1.0000	1.0000	100	105
15			1.0202	1.0000	1.0000	100	105
16			1.0737	1.0000	1.0000	105	111
17			0.9626	1.0000	1.0000	94	99
18			0.9964	1.0000	1.0000	97	103
19			1.2588	1.0000	1.0000	123	130
20			1.2559	1.0000	1.0000	123	130

Collision/Lim. Collision
* (5A) = (1) x (3) x (4A)
* (5B) = (2) x (3) x (4B)

Comprehensive
* (5A) = [(1) x (3) x (4A)]
* (5B) = [(2) 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	0.842	0.780	0.780	0.780	0.780	0.780	0.772	0.772	0.757	0.476
4,501 - 6,000	02	0.842	0.780	0.780	0.780	0.780	0.780	0.772	0.772	0.757	0.476
6,001 - 8,000	03	0.853	0.790	0.790	0.790	0.790	0.790	0.782	0.782	0.766	0.482
8,001 - 10,000	04	0.853	0.790	0.790	0.790	0.790	0.790	0.782	0.782	0.766	0.482
10,001 - 15,000	05	1.080	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.970	0.610
15,001 - 20,000	06	1.415	1.310	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799
20,001 - 25,000	07	1.415	1.310	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799
25,001 - 40,000	08	1.415	1.310	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799
40,001 - 65,000	10	1.415	1.310	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799
65,001 - 90,000	11	2.030	1.880	1.880	1.880	1.880	1.880	1.861	1.861	1.824	1.147
90,001 and Over	12							(see below)			

LIMITED COLLISION

0 - 4,500	01	0.842	0.780	0.780	0.780	0.780	0.780	0.772	0.772	0.757	0.476
4,501 - 6,000	02	0.842	0.780	0.780	0.780	0.780	0.780	0.772	0.772	0.757	0.476
6,001 - 8,000	03	0.853	0.790	0.790	0.790	0.790	0.790	0.782	0.782	0.766	0.482
8,001 - 10,000	04	0.853	0.790	0.790	0.790	0.790	0.790	0.782	0.782	0.766	0.482
10,001 - 15,000	05	1.080	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.970	0.610
15,001 - 20,000	06	1.415	1.310	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799
20,001 - 25,000	07	1.415	1.310	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799
25,001 - 40,000	08	1.415	1.310	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799
40,001 - 65,000	10	1.415	1.310	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799
65,001 - 90,000	11	2.030	1.880	1.880	1.880	1.880	1.880	1.861	1.861	1.824	1.147
90,001 and Over	12							(see below)			

COMPREHENSIVE

0 - 4,500	01	0.981	0.900	0.900	0.900	0.900	0.900	0.900	0.837	0.837	0.558
4,501 - 6,000	02	0.981	0.900	0.900	0.900	0.900	0.900	0.900	0.837	0.837	0.558
6,001 - 8,000	03	1.057	0.970	0.970	0.970	0.970	0.970	0.970	0.902	0.902	0.601
8,001 - 10,000	04	1.057	0.970	0.970	0.970	0.970	0.970	0.970	0.902	0.902	0.601
10,001 - 15,000	05	1.090	1.000	1.000	1.000	1.000	1.000	1.000	0.930	0.930	0.620
15,001 - 20,000	06	1.602	1.470	1.470	1.470	1.470	1.470	1.470	1.367	1.367	0.911
20,001 - 25,000	07	1.755	1.610	1.610	1.610	1.610	1.610	1.610	1.497	1.497	0.998
25,001 - 40,000	08	1.875	1.720	1.720	1.720	1.720	1.720	1.720	1.600	1.600	1.066
40,001 - 65,000	10	2.322	2.130	2.130	2.130	2.130	2.130	2.130	1.981	1.981	1.321
65,001 - 90,000	11	3.608	3.310	3.310	3.310	3.310	3.310	3.310	3.078	3.078	2.052
90,001 and Over	12							(see below)			

Factors to determine charges based on the original cost new for vehicles with costs in excess of \$90,000.

For each \$1000 in excess of \$90,000 add the following factors to the \$65,000-\$90,000 factor.

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

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

$$2.080 = 2.030 + (95,000-90,000)/1,000 \times 0.01$$

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

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

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
300	1.040	1.020
500	1.000	1.000
1000	0.920	0.950
2000	0.770	0.870
3000	0.660	0.810
4000	0.560	0.760
5000	0.490	0.720

COMPANY EXPENSE

<u>Coverage</u>	<u>Company Expense Percent (Form 100)</u>
Collision	13.48%
Limited Collision	13.48%
Comprehensive	13.48%

VARIABLE EXPENSES

<u>Coverage</u>	<u>Fleet Variable Expense Factor* (Form 100)</u>	<u>Non-Fleet Variable Expense Factor* (Form 100)</u>
Collision	0.7099	0.7099
Limited Collision	0.7099	0.7099
Comprehensive	0.7210	0.7111

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

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)}]	698.17
(1B)	Non-Fleet: Average \$500 deductible Collision pure premium, [Form 100, {(5) x (6) x (6A)}]	927.19
(2)	Waiver Charges = / Variable Expense Ratio } x { \$X Selected Waiver of Deductible Relativity to \$500 Deductible Losses* } where \$X is \$300, \$500, \$1000, \$2000, \$3000, \$4000, and \$5000.	

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

WAIVER CHARGES:

Deductibles:	\$300	\$500	\$1000	\$2000	\$3,000	\$4,000	\$5,000
Fleet	20	30	54	94	126	150	170
Non-Fleet	26	39	72	125	167	200	226

Commonwealth Automobile Reinsurers

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Private Passenger Types
 Collision - \$300 Deductible Buyback Charge

- (1A) Fleet: Average \$500 deductible Collision pure premium,
 [Form 100, {(5) x (6) x (6A)}] 698.17

- (1B) Non-Fleet: Average \$500 deductible Collision pure premium,
 [Form 100, {(5) x (6) x (6A)}] 927.19

- (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	57	75
2	57	75
3	57	75
4	57	75
5	57	75
6	57	75
7	57	75
8	57	75
9	57	75
10	57	75
11	24	31
12	29	39
13	29	39
14	34	45
15	31	42
16	38	50
17	43	57
18	49	65
19	64	85
20	70	92

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

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(1A)	Fleet: Average \$500 deductible Limited Collision pure premium, [7% of Collision Rate]	48.87
(1B)	Non-Fleet: Average \$500 deductible Limited Collision pure premium, [7% of Collision Rate]	64.90
(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	4	5
2	4	5
3	4	5
4	4	5
5	4	5
6	4	5
7	4	5
8	4	5
9	4	5
10	4	5
11	2	2
12	2	3
13	2	3
14	2	3
15	2	3
16	3	4
17	3	4
18	3	5
19	4	6
20	5	6

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

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(1A)	Fleet: Average \$500 deductible Comprehensive pure premium, [Form 100, {(5) x (6) x (6A)}]	187.41
(1B)	Non-Fleet: Average \$500 deductible Comprehensive pure premium, [Form 100, {(5) x (6) x (6A)}]	207.37
(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	4	5
12	5	6
13	4	5
14	5	6
15	5	6
16	6	6
17	5	6
18	5	6
19	7	7
20	7	7