

COMMONWEALTH AUTOMOBILE REINSURERS

SCHEDULE 107 Rating Components

Effective December 1, 2023

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

| Coverage | (1) | (2) | (3) | | (4) | (5) | |
|----------------------|--------------------------------------|-----------------------------|--------------------------------------|-----------|-------------------------------------|---------------------|-----------|
| | Average Loss Pure Premium (Form 100) | Territory Relativity (100K) | Fleet/ Non-Fleet Differential (100K) | Non-Fleet | Variable Expense Factor* (Form 100) | Final Base Rates*** | |
| | | | Fleet | Non-Fleet | | Fleet | Non-Fleet |
| <u>A-1 & B**</u> | 281.69 | | | | 0.6919 | | |
| Territory: | | | | | | | |
| 1 | | 1.7437 | 1.0000 | 1.0000 | | 710 | 710 |
| 2 | | 1.7437 | 1.0000 | 1.0000 | | 710 | 710 |
| 3 | | 1.7437 | 1.0000 | 1.0000 | | 710 | 710 |
| 4 | | 1.7437 | 1.0000 | 1.0000 | | 710 | 710 |
| 5 | | 1.7437 | 1.0000 | 1.0000 | | 710 | 710 |
| 6 | | 1.7437 | 1.0000 | 1.0000 | | 710 | 710 |
| 7 | | 1.7437 | 1.0000 | 1.0000 | | 710 | 710 |
| 8 | | 1.7437 | 1.0000 | 1.0000 | | 710 | 710 |
| 9 | | 1.7437 | 1.0000 | 1.0000 | | 710 | 710 |
| 10 | | 1.7437 | 1.0000 | 1.0000 | | 710 | 710 |
| 11 | | 0.6176 | 0.9983 | 1.0022 | | 251 | 252 |
| 12 | | 0.8055 | 1.0000 | 1.0000 | | 328 | 328 |
| 13 | | 0.7831 | 1.0000 | 1.0000 | | 319 | 319 |
| 14 | | 1.0038 | 1.0000 | 1.0000 | | 409 | 409 |
| 15 | | 0.9180 | 1.0000 | 1.0000 | | 374 | 374 |
| 16 | | 1.0215 | 1.0000 | 1.0000 | | 416 | 416 |
| 17 | | 1.1421 | 0.9907 | 1.0121 | | 461 | 471 |
| 18 | | 1.3472 | 1.0000 | 1.0000 | | 548 | 548 |
| 19 | | 1.5002 | 0.9992 | 1.0008 | | 610 | 611 |
| 20 | | 1.7680 | 1.0000 | 1.0000 | | 720 | 720 |
| <u>A-1**</u> | | | | | | | |
| Territory: | | | | | | | |
| 1 | | | | | | 618 | 618 |
| 2 | | | | | | 618 | 618 |
| 3 | | | | | | 618 | 618 |
| 4 | | | | | | 618 | 618 |
| 5 | | | | | | 618 | 618 |
| 6 | | | | | | 618 | 618 |
| 7 | | | | | | 618 | 618 |
| 8 | | | | | | 618 | 618 |
| 9 | | | | | | 618 | 618 |
| 10 | | | | | | 618 | 618 |
| 11 | | | | | | 218 | 219 |
| 12 | | | | | | 285 | 285 |
| 13 | | | | | | 278 | 278 |
| 14 | | | | | | 356 | 356 |
| 15 | | | | | | 325 | 325 |
| 16 | | | | | | 362 | 362 |
| 17 | | | | | | 401 | 410 |
| 18 | | | | | | 477 | 477 |
| 19 | | | | | | 531 | 532 |
| 20 | | | | | | 626 | 626 |
| <u>B. Basic**</u> | | | | | | | |
| Territory: | | | | | | | |
| 1 | | | | | | 92 | 92 |
| 2 | | | | | | 92 | 92 |
| 3 | | | | | | 92 | 92 |
| 4 | | | | | | 92 | 92 |
| 5 | | | | | | 92 | 92 |
| 6 | | | | | | 92 | 92 |
| 7 | | | | | | 92 | 92 |
| 8 | | | | | | 92 | 92 |
| 9 | | | | | | 92 | 92 |
| 10 | | | | | | 92 | 92 |
| 11 | | | | | | 33 | 33 |
| 12 | | | | | | 43 | 43 |
| 13 | | | | | | 41 | 41 |
| 14 | | | | | | 53 | 53 |
| 15 | | | | | | 49 | 49 |
| 16 | | | | | | 54 | 54 |
| 17 | | | | | | 60 | 61 |
| 18 | | | | | | 71 | 71 |
| 19 | | | | | | 79 | 79 |
| 20 | | | | | | 94 | 94 |

* (4) = 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: 87.0% of Combined rates.
B: 13.0% of Combined rates.

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

Commonwealth Automobile Reinsurers

2023 CAR

Schedule 107-1

Trucks, Tractors, and Trailers

Page 2

Liability Coverages for Which Rates Vary by Territory

| Coverage | (1) | (2) | (3) | | (4) | (5) | |
|-------------------|---------------------------------------|-----------------------------------|---------------------|------------------------|--|--------------------------|-------|
| | Average | Territory Relativity (100K) | Fleet/ Non-Fleet | Differential (100K) | Variable Expense Factor* (Form 100) | Final Base Rates** | |
| | Loss Pure Premium (Form 100) | | Fleet | | | Non-Fleet | Fleet |
| <u>A-2</u> | 13.08 | | | | 0.6919 | | |
| Territory: | | | | | | | |
| 1 | | 1.7437 | 1.0000 | 1.0000 | | 33 | 33 |
| 2 | | 1.7437 | 1.0000 | 1.0000 | | 33 | 33 |
| 3 | | 1.7437 | 1.0000 | 1.0000 | | 33 | 33 |
| 4 | | 1.7437 | 1.0000 | 1.0000 | | 33 | 33 |
| 5 | | 1.7437 | 1.0000 | 1.0000 | | 33 | 33 |
| 6 | | 1.7437 | 1.0000 | 1.0000 | | 33 | 33 |
| 7 | | 1.7437 | 1.0000 | 1.0000 | | 33 | 33 |
| 8 | | 1.7437 | 1.0000 | 1.0000 | | 33 | 33 |
| 9 | | 1.7437 | 1.0000 | 1.0000 | | 33 | 33 |
| 10 | | 1.7437 | 1.0000 | 1.0000 | | 33 | 33 |
| 11 | | 0.6176 | 0.9983 | 1.0022 | | 12 | 12 |
| 12 | | 0.8055 | 1.0000 | 1.0000 | | 15 | 15 |
| 13 | | 0.7831 | 1.0000 | 1.0000 | | 15 | 15 |
| 14 | | 1.0038 | 1.0000 | 1.0000 | | 19 | 19 |
| 15 | | 0.9180 | 1.0000 | 1.0000 | | 17 | 17 |
| 16 | | 1.0215 | 1.0000 | 1.0000 | | 19 | 19 |
| 17 | | 1.1421 | 0.9907 | 1.0121 | | 21 | 22 |
| 18 | | 1.3472 | 1.0000 | 1.0000 | | 25 | 25 |
| 19 | | 1.5002 | 0.9992 | 1.0008 | | 28 | 28 |
| 20 | | 1.7680 | 1.0000 | 1.0000 | | 33 | 33 |
| | | | | | | | |
| <u>PDL, Basic</u> | 358.52 | | | | 0.7267 | | |
| Territory: | | | | | | | |
| 1 | | 1.7437 | 1.0000 | 1.0000 | | 860 | 860 |
| 2 | | 1.7437 | 1.0000 | 1.0000 | | 860 | 860 |
| 3 | | 1.7437 | 1.0000 | 1.0000 | | 860 | 860 |
| 4 | | 1.7437 | 1.0000 | 1.0000 | | 860 | 860 |
| 5 | | 1.7437 | 1.0000 | 1.0000 | | 860 | 860 |
| 6 | | 1.7437 | 1.0000 | 1.0000 | | 860 | 860 |
| 7 | | 1.7437 | 1.0000 | 1.0000 | | 860 | 860 |
| 8 | | 1.7437 | 1.0000 | 1.0000 | | 860 | 860 |
| 9 | | 1.7437 | 1.0000 | 1.0000 | | 860 | 860 |
| 10 | | 1.7437 | 1.0000 | 1.0000 | | 860 | 860 |
| 11 | | 0.6176 | 0.9983 | 1.0022 | | 304 | 305 |
| 12 | | 0.8055 | 1.0000 | 1.0000 | | 397 | 397 |
| 13 | | 0.7831 | 1.0000 | 1.0000 | | 386 | 386 |
| 14 | | 1.0038 | 1.0000 | 1.0000 | | 495 | 495 |
| 15 | | 0.9180 | 1.0000 | 1.0000 | | 453 | 453 |
| 16 | | 1.0215 | 1.0000 | 1.0000 | | 504 | 504 |
| 17 | | 1.1421 | 0.9907 | 1.0121 | | 558 | 570 |
| 18 | | 1.3472 | 1.0000 | 1.0000 | | 665 | 665 |
| 19 | | 1.5002 | 0.9992 | 1.0008 | | 740 | 741 |
| 20 | | 1.7680 | 1.0000 | 1.0000 | | 872 | 872 |

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

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

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

Coverage D

| | |
|----------|------|
| \$ 5,000 | \$14 |
| 10,000 | 16 |

Coverage U

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

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

| Coverage | (1) | (2) | (3) | | (4) | |
|----------------------|--|-----------------------------------|---|-----------|--|-----------|
| | Average Loss Pure Premium (Form 100) | Territory Relativity (100K) | Fleet/ Non-Fleet Differential (100K) | | Loss Pure Premium by Territory * | |
| | | | Fleet | Non-Fleet | Fleet | Non-Fleet |
| <u>Collision</u> | 313.79 | | | | | |
| Territory: | | | | | | |
| 1 | | 1.5657 | 0.9971 | 1.0034 | 490 | 493 |
| 2 | | 1.5657 | 0.9971 | 1.0034 | 490 | 493 |
| 3 | | 1.5657 | 0.9971 | 1.0034 | 490 | 493 |
| 4 | | 1.5657 | 0.9971 | 1.0034 | 490 | 493 |
| 5 | | 1.5657 | 0.9971 | 1.0034 | 490 | 493 |
| 6 | | 1.5657 | 0.9971 | 1.0034 | 490 | 493 |
| 7 | | 1.5657 | 0.9971 | 1.0034 | 490 | 493 |
| 8 | | 1.5657 | 0.9971 | 1.0034 | 490 | 493 |
| 9 | | 1.5657 | 0.9971 | 1.0034 | 490 | 493 |
| 10 | | 1.5657 | 0.9971 | 1.0034 | 490 | 493 |
| 11 | | 0.7656 | 1.0000 | 1.0000 | 240 | 240 |
| 12 | | 0.8611 | 1.0000 | 1.0000 | 270 | 270 |
| 13 | | 0.9070 | 0.9841 | 1.0120 | 280 | 288 |
| 14 | | 1.0046 | 0.9963 | 1.0027 | 314 | 316 |
| 15 | | 0.9549 | 1.0000 | 1.0000 | 300 | 300 |
| 16 | | 1.1051 | 0.9937 | 1.0050 | 345 | 349 |
| 17 | | 1.1058 | 1.0000 | 1.0000 | 347 | 347 |
| 18 | | 1.1434 | 0.9937 | 1.0051 | 357 | 361 |
| 19 | | 1.3550 | 0.9905 | 1.0054 | 421 | 427 |
| 20 | | 1.5048 | 0.9981 | 1.0012 | 471 | 473 |
| <u>Comprehensive</u> | 108.90 | | | | | |
| Territory: | | | | | | |
| 1 | | 1.1484 | 0.9700 | 1.0335 | 121 | 129 |
| 2 | | 1.1484 | 0.9700 | 1.0335 | 121 | 129 |
| 3 | | 1.1484 | 0.9700 | 1.0335 | 121 | 129 |
| 4 | | 1.1484 | 0.9700 | 1.0335 | 121 | 129 |
| 5 | | 1.1484 | 0.9700 | 1.0335 | 121 | 129 |
| 6 | | 1.1484 | 0.9700 | 1.0335 | 121 | 129 |
| 7 | | 1.1484 | 0.9700 | 1.0335 | 121 | 129 |
| 8 | | 1.1484 | 0.9700 | 1.0335 | 121 | 129 |
| 9 | | 1.1484 | 0.9700 | 1.0335 | 121 | 129 |
| 10 | | 1.1484 | 0.9700 | 1.0335 | 121 | 129 |
| 11 | | 0.8354 | 1.0000 | 1.0000 | 91 | 91 |
| 12 | | 0.9810 | 1.0000 | 1.0000 | 107 | 107 |
| 13 | | 0.9368 | 0.9513 | 1.0360 | 97 | 106 |
| 14 | | 1.0267 | 1.0000 | 1.0000 | 112 | 112 |
| 15 | | 1.0137 | 1.0000 | 1.0000 | 110 | 110 |
| 16 | | 1.0550 | 0.9834 | 1.0132 | 113 | 116 |
| 17 | | 1.0441 | 0.9935 | 1.0053 | 113 | 114 |
| 18 | | 1.0555 | 0.9919 | 1.0066 | 114 | 116 |
| 19 | | 1.2100 | 0.9766 | 1.0131 | 129 | 133 |
| 20 | | 1.2074 | 1.0000 | 1.0000 | 131 | 131 |

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. | \$313.79 |
| (2) Variable Expense Factor | 0.7099 |
| (3) Statewide Average \$500 Collision Base Rate {[(1) / (2)]} | \$442.02 |
| (4) Statewide Average \$500 Limited Collision Base Rate Pure Premium. | \$31.38 |
| (5) Variable Expense Factor | 0.7099 |
| (6) Statewide Average \$500 Limited Collision Base Rate {(4) / (5)} | \$44.20 |
| (7) [(6) / (3)] | 10.0% |

**Commonwealth Automobile Reinsurers
 Trucks, Tractors, & Trailers
 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 | 0.216 | 0.210 | 0.191 | 0.113 |
| 4,501 - 6,000 | 02 | 0.237 | 0.230 | 0.209 | 0.124 |
| 6,001 - 8,000 | 03 | 0.309 | 0.300 | 0.273 | 0.162 |
| 8,001 - 10,000 | 04 | 0.628 | 0.610 | 0.555 | 0.329 |
| 10,001 - 15,000 | 05 | 1.030 | 1.000 | 0.910 | 0.540 |
| 15,001 - 20,000 | 06 | 1.957 | 1.900 | 1.729 | 1.026 |
| 20,001 - 25,000 | 07 | 3.080 | 2.990 | 2.721 | 1.615 |
| 25,001 - 40,000 | 08 | 3.615 | 3.510 | 3.194 | 1.895 |
| 40,001 - 65,000 | 10 | 4.759 | 4.620 | 4.204 | 2.495 |
| 65,001 - 90,000 | 11 | 5.212 | 5.060 | 4.605 | 2.732 |
| 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 | 0.270 | 0.270 | 0.259 | 0.173 |
| 4,501 - 6,000 | 02 | 0.310 | 0.310 | 0.298 | 0.198 |
| 6,001 - 8,000 | 03 | 0.320 | 0.320 | 0.307 | 0.205 |
| 8,001 - 10,000 | 04 | 0.510 | 0.510 | 0.490 | 0.326 |
| 10,001 - 15,000 | 05 | 1.000 | 1.000 | 0.960 | 0.640 |
| 15,001 - 20,000 | 06 | 1.470 | 1.470 | 1.411 | 0.941 |
| 20,001 - 25,000 | 07 | 2.240 | 2.240 | 2.150 | 1.434 |
| 25,001 - 40,000 | 08 | 2.540 | 2.540 | 2.438 | 1.626 |
| 40,001 - 65,000 | 10 | 3.050 | 3.050 | 2.928 | 1.952 |
| 65,001 - 90,000 | 11 | 3.300 | 3.300 | 3.168 | 2.112 |
| 90,001 & Over | 12 | (See Below) | | | |

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

| | | |
|--------|------------------|------------|
| | <u>Collision</u> | <u>OTC</u> |
| Factor | 0.025 | 0.007 |

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

$$5.337 = 5.212 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

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

Commonwealth Automobile Reinsurers
Trucks, Tractors & Trailers
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

| <u>Deductible</u> | <u>Coverage</u> | |
|-------------------|------------------|----------------------|
| | <u>Collision</u> | <u>Comprehensive</u> |
| 300 | 1.030 | 1.020 |
| 500 | 1.000 | 1.000 |
| 1000 | 0.930 | 0.950 |
| 2000 | 0.810 | 0.890 |
| 3000 | 0.710 | 0.850 |
| 4000 | 0.630 | 0.820 |
| 5000 | 0.560 | 0.790 |

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>Variable Expense Factor* (Form 100)</u> |
|-------------------|--|
| Collision | 0.7099 |
| Limited Collision | 0.7099 |
| Comprehensive | 0.7099 |

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

**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))

738.33

(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 | 26 | 36 | 65 | 110 | 146 | 174 | 196 |
| 2 | 26 | 36 | 65 | 110 | 146 | 174 | 196 |
| 3 | 26 | 36 | 65 | 110 | 146 | 174 | 196 |
| 4 | 26 | 36 | 65 | 110 | 146 | 174 | 196 |
| 5 | 26 | 36 | 65 | 110 | 146 | 174 | 196 |
| 6 | 26 | 36 | 65 | 110 | 146 | 174 | 196 |
| 7 | 26 | 36 | 65 | 110 | 146 | 174 | 196 |
| 8 | 26 | 36 | 65 | 110 | 146 | 174 | 196 |
| 9 | 26 | 36 | 65 | 110 | 146 | 174 | 196 |
| 10 | 26 | 36 | 65 | 110 | 146 | 174 | 196 |
| 11 | 13 | 18 | 32 | 54 | 72 | 85 | 96 |
| 12 | 14 | 20 | 36 | 61 | 81 | 96 | 108 |
| 13 | 15 | 20 | 37 | 63 | 84 | 99 | 112 |
| 14 | 17 | 23 | 42 | 71 | 94 | 111 | 126 |
| 15 | 16 | 22 | 40 | 68 | 89 | 106 | 120 |
| 16 | 18 | 25 | 46 | 78 | 103 | 122 | 138 |
| 17 | 18 | 25 | 46 | 78 | 104 | 123 | 139 |
| 18 | 19 | 26 | 47 | 80 | 106 | 126 | 143 |
| 19 | 22 | 31 | 56 | 95 | 126 | 149 | 169 |
| 20 | 25 | 34 | 62 | 106 | 141 | 167 | 189 |

WAIVER CHARGES FOR NON-FLEET

| Territory | Deductibles: | | | | | | |
|-----------|--------------|-------|--------|--------|--------|--------|--------|
| | \$300 | \$500 | \$1000 | \$2000 | \$3000 | \$4000 | \$5000 |
| 1 | 26 | 36 | 65 | 111 | 147 | 175 | 198 |
| 2 | 26 | 36 | 65 | 111 | 147 | 175 | 198 |
| 3 | 26 | 36 | 65 | 111 | 147 | 175 | 198 |
| 4 | 26 | 36 | 65 | 111 | 147 | 175 | 198 |
| 5 | 26 | 36 | 65 | 111 | 147 | 175 | 198 |
| 6 | 26 | 36 | 65 | 111 | 147 | 175 | 198 |
| 7 | 26 | 36 | 65 | 111 | 147 | 175 | 198 |
| 8 | 26 | 36 | 65 | 111 | 147 | 175 | 198 |
| 9 | 26 | 36 | 65 | 111 | 147 | 175 | 198 |
| 10 | 26 | 36 | 65 | 111 | 147 | 175 | 198 |
| 11 | 13 | 18 | 32 | 54 | 72 | 85 | 96 |
| 12 | 14 | 20 | 36 | 61 | 81 | 96 | 108 |
| 13 | 15 | 21 | 38 | 65 | 86 | 102 | 116 |
| 14 | 17 | 23 | 42 | 71 | 94 | 112 | 127 |
| 15 | 16 | 22 | 40 | 68 | 89 | 106 | 120 |
| 16 | 18 | 25 | 46 | 79 | 104 | 124 | 140 |
| 17 | 18 | 25 | 46 | 78 | 104 | 123 | 139 |
| 18 | 19 | 26 | 48 | 81 | 108 | 128 | 145 |
| 19 | 23 | 31 | 57 | 96 | 128 | 152 | 171 |
| 20 | 25 | 34 | 63 | 107 | 141 | 168 | 190 |

Commonwealth Automobile Reinsurers

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

| <u>Deductible</u> | <u>Buyback * Percentage</u> | <u>Statewide Average \$500 Deductible Collectible Premiums **</u> | <u>Minimum Buyback Charge ***</u> |
|-------------------|---------------------------------|---|---|
| \$300 | 0.020 | 274.38 | 4 |

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

** Form 100 Line (15)

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