

Van Pools
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 & B**</u>	359.93		0.6268	
Territory:				
1		1.7218		989
2		1.7218		989
3		1.7218		989
4		1.7218		989
5		1.7218		989
6		1.7218		989
7		1.7218		989
8		1.7218		989
9		1.7218		989
10		1.7218		989
11		0.9103		523
12		0.6839		393
13		0.9644		554
14		0.9456		543
15		0.7500		431
16		0.9481		544
17		1.0863		624
18		1.1494		660
19		1.2512		718
20		1.3786		792
<u>A-1**</u>				
Territory:				
1				860
2				860
3				860
4				860
5				860
6				860
7				860
8				860
9				860
10				860
11				455
12				342
13				482
14				472
15				375
16				473
17				543
18				574
19				625
20				689
<u>B. Basic**</u>				
Territory:				
1				129
2				129
3				129
4				129
5				129
6				129
7				129
8				129
9				129
10				129
11				68
12				51
13				72
14				71
15				56
16				71
17				81
18				86
19				93
20				103

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

A-1: 87.0% of Combined rates.

B: 13.0% of Combined rates.

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

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	47.28		0.4024	
Territory:				
1		1.7218		202
2		1.7218		202
3		1.7218		202
4		1.7218		202
5		1.7218		202
6		1.7218		202
7		1.7218		202
8		1.7218		202
9		1.7218		202
10		1.7218		202
11		0.9103		107
12		0.6839		80
13		0.9644		113
14		0.9456		111
15		0.7500		88
16		0.9481		111
17		1.0863		128
18		1.1494		135
19		1.2512		147
20		1.3786		162
<u>PDL, Basic</u>	282.45		0.5813	
Territory:				
1		1.7218		837
2		1.7218		837
3		1.7218		837
4		1.7218		837
5		1.7218		837
6		1.7218		837
7		1.7218		837
8		1.7218		837
9		1.7218		837
10		1.7218		837
11		0.9103		442
12		0.6839		332
13		0.9644		469
14		0.9456		459
15		0.7500		364
16		0.9481		461
17		1.0863		528
18		1.1494		558
19		1.2512		608
20		1.3786		670

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

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Van Pools 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
 Van Pools
 Physical Damage Loss Pure Premium by Territory**

	(1)	(2)	(3)
	Average		Loss
	Loss		Pure
	Pure	Territory	Premium
	Premium	Relativity	Premium
<u>Coverage</u>	(Form 100)	(100K)	by Territory *
<u>Collision</u>	237.35		
Territory:			
1		1.2811	304
2		1.2811	304
3		1.2811	304
4		1.2811	304
5		1.2811	304
6		1.2811	304
7		1.2811	304
8		1.2811	304
9		1.2811	304
10		1.2811	304
11		0.9245	219
12		0.9903	235
13		1.0267	244
14		1.0167	241
15		1.1204	266
16		0.9342	222
17		1.0477	249
18		0.9756	232
19		0.9383	223
20		0.9649	229
<u>Comprehensive</u>	51.73		
Territory:			
1		1.2544	65
2		1.2544	65
3		1.2544	65
4		1.2544	65
5		1.2544	65
6		1.2544	65
7		1.2544	65
8		1.2544	65
9		1.2544	65
10		1.2544	65
11		1.0561	55
12		1.0145	52
13		0.9595	50
14		1.0272	53
15		0.9859	51
16		1.0114	52
17		1.0441	54
18		1.0367	54
19		0.988	51
20		1.0818	56

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			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 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			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 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 (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)) 579.39

(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

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	17	23	42	71	94	112	127
2	17	23	42	71	94	112	127
3	17	23	42	71	94	112	127
4	17	23	42	71	94	112	127
5	17	23	42	71	94	112	127
6	17	23	42	71	94	112	127
7	17	23	42	71	94	112	127
8	17	23	42	71	94	112	127
9	17	23	42	71	94	112	127
10	17	23	42	71	94	112	127
11	12	17	30	51	68	81	91
12	13	18	32	55	73	86	98
13	13	18	34	57	75	90	101
14	13	18	33	56	75	89	100
15	15	20	37	62	82	98	111
16	12	17	30	52	69	82	92
17	14	19	34	58	77	91	103
18	13	18	32	54	72	85	96
19	12	17	31	52	69	82	93
20	13	17	32	54	71	84	95

Commonwealth Automobile Reinsurers

**Van Pools
 Miscellaneous Components of Physical Damage Rates**

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER
 (Same as Trucks)

<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>	Company Expense Percent (Form 100)
Collision	13.48%
Comprehensive	13.48%

VARIABLE EXPENSES

<u>Coverage</u>	Variable Expense Factor* (Form 100)
Collision	0.7099
Comprehensive	0.3904

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

Commonwealth Automobile Reinsurers

**Van Pools
 Other than Collision
 Minimum Charge For Deductible**

<u>Deductible</u>	<u>Buyback *</u> <u>Percentage</u>	<u>Statewide Average</u> <u>\$500 Deductible</u> <u>Collectible Premiums **</u>	<u>Minimum</u> <u>Buyback</u> <u>Charge ***</u>
\$300	0.020	258.29	4

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

** Form 100 Line (18)

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