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***
A-1 & B**	516.00		0.7737	
Territory:				
1		1.5496		1033
2		1.5496		1033
3		1.5496		1033
4		1.5496		1033
5		1.5496		1033
6		1.5496		1033
7		1.5496		1033
8		1.5496		1033
9		1.5496		1033
10		1.5496		1033
11		0.8932		596
12		0.6852		457
13		0.9463		631
14		0.9190		613
15		0.7238		483
16		0.9203		614
17		1.0871		725
18		1.1907		794
19		1.2811		854
20		1.3971		932
A-1**				
Territory:				
1				899
2				899
3				899
4				899
5				899
6				899
7				899
8				899
9				899
10				899
11				519
12				398
13				549
14				533
15				420
16				534
17				631
18				691
19				743
20				811
B, Basic**				
Territory:				
1				134
2				134
3				134
4				134
5				134
6				134
7				134
8				134
9				134
10				134
11				77
12				59
13				82
14				80
15				63
16				80
17				94
18				103
19				111
20				121

* (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 12/1/2023 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**
A-2	109.02		0.7737	
Territory:				
1		1.5496		218
2		1.5496		218
3		1.5496		218
4		1.5496		218
5		1.5496		218
6		1.5496		218
7		1.5496		218
8		1.5496		218
9		1.5496		218
10		1.5496		218
11		0.8932		126
12		0.6852		97
13		0.9463		133
14		0.9190		129
15		0.7238		102
16		0.9203		130
17		1.0871		153
18		1.1907		168
19		1.2811		181
20		1.3971		197
PDL, Basic	327.77		0.7581	
Territory:				
1		1.5496		670
2		1.5496		670
3		1.5496		670
4		1.5496		670
5		1.5496		670
6		1.5496		670
7		1.5496		670
8		1.5496		670
9		1.5496		670
10		1.5496		670
11		0.8932		386
12		0.6852		296
13		0.9463		409
14		0.9190		397
15		0.7238		313
16		0.9203		398
17		1.0871		470
18		1.1907		515
19		1.2811		554
20		1.3971		604

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

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

Commonwealth Automobile Reinsurers

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

Coverage D	
$ 5,000	14
$ 10,000	16

Coverage U	U-1 Uninsured	U-2 Underinsured
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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Loss Pure Premium by Territory *
Collision	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
Comprehensive	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 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:

	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:

5.337 = 5.212 + ($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)) 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

	Deductibles:						
Territory	$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)

	Coverage	
Deductible	Collision	Comprehensive
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

Coverage	Company Expense Percent (Form 100)
Collision	13.48%
Comprehensive	13.48%

VARIABLE EXPENSES

Coverage	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

Deductible	Buyback * Percentage	Statewide Average $500 Deductible Collectible Premiums **	Minimum Buyback Charge ***
$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)