

Car Service
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>	1287.86		0.7780	
Territory:				
1		0.9442		1563
2		0.9442		1563
3		0.9442		1563
4		0.9442		1563
5		0.9442		1563
6		0.9442		1563
7		0.9442		1563
8		0.9442		1563
9		0.9442		1563
10		0.9442		1563
11		0.7341		1215
12		0.7927		1312
13		0.7385		1222
14		0.8070		1336
15		0.9706		1607
16		0.9313		1542
17		0.9974		1651
18		1.3821		2288
19		0.9273		1535
20		1.2248		2027
<u>A-1**</u>				
Territory:				
1				1474
2				1474
3				1474
4				1474
5				1474
6				1474
7				1474
8				1474
9				1474
10				1474
11				1146
12				1238
13				1153
14				1260
15				1516
16				1455
17				1558
18				2158
19				1448
20				1912
<u>B. Basic**</u>				
Territory:				
1				89
2				89
3				89
4				89
5				89
6				89
7				89
8				89
9				89
10				89
11				69
12				74
13				69
14				76
15				91
16				87
17				93
18				130
19				87
20				115

* (3) = 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: 94.3% of Combined rates.

B: 5.7% of Combined rates.

*** (4) = $\{[(1) \times (2)] / (3)\}$.

Commonwealth Automobile Reinsurer

Car Service

Liability Coverages for Which Rates Vary by Territory

2026 CAR
Schedule 107-5
Page 2

<u>Coverage</u>	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(6) Final Base Rates**
<u>A-2</u>	300.1		0.7573	
Territory:				
1		0.9442		374
2		0.9442		374
3		0.9442		374
4		0.9442		374
5		0.9442		374
6		0.9442		374
7		0.9442		374
8		0.9442		374
9		0.9442		374
10		0.9442		374
11		0.7341		291
12		0.7927		314
13		0.7385		293
14		0.8070		320
15		0.9706		385
16		0.9313		369
17		0.9974		395
18		1.3821		548
19		0.9273		367
20		1.2248		485
<u>PDL, Basic</u>	846.57		0.7564	
Territory:				
1		0.9442		1057
2		0.9442		1057
3		0.9442		1057
4		0.9442		1057
5		0.9442		1057
6		0.9442		1057
7		0.9442		1057
8		0.9442		1057
9		0.9442		1057
10		0.9442		1057
11		0.7341		822
12		0.7927		887
13		0.7385		827
14		0.8070		903
15		0.9706		1086
16		0.9313		1042
17		0.9974		1116
18		1.3821		1547
19		0.9273		1038
20		1.2248		1371

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

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

Commonwealth Automobile Reinsurers

Car Service

Liability Coverages for Which Rates Do Not Vary by Territory

	Coverage U	
	U-1 <u>Uninsured</u>	U-2 <u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	7
40/90	7	9
50/100	7	12
80/80	8	28
100/300	8	34
250/500	9	110
500/500	11	272