Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/ Non-Fleet Differential (100K) Fleet (A)	Non-Fleet (B)	(5) Fleet Variable Expense Factor* (Form 100)	(6) Non-fleet Variable Expense Factor* (Form 100)	(7) (A) Final Base Rates*** Fleet	(B) Non-Fleet
A-1 & B**	206.58	235.31				0.5153	0.5913		
Territory:									
1			1.5694	1.0000	1.0000			629	625
2			1.5694	1.0000	1.0000			629	625
3			1.5694	1.0000	1.0000			629	625
4			1.5694	1.0000	1.0000			629	625
5			1.5694	1.0000	1.0000			629	625
6			1.5694	1.0000	1.0000			629	625
7			1.5694	1.0000	1.0000			629	625
8			1.5694	1.0000	1.0000			629	625
9			1.5694	1.0000	1.0000			629	625
10			1.5694	1.0000	1.0000			629	625
11			0.6529	1.0000	1.0000			262	260
12			0.7026	1.0000	1.0000			282	280
13			0.7360	1.0000	1.0000			295	293
14			0.8363	1.0000	1.0000			335	333
15			0.7627	1.0000	1.0000			306	304
16			0.9349	1.0000	1.0000			375	372
17			1.0831	1.0000	1.0000			434	431
18			1.3066	1.0000	1.0000			524	520
19			1.7599	1.0000	1.0000			706	700
20			1.8079	1.0000	1.0000			725	719
A-1**									
Territory:									
1								538	535
2								538	535
3								538	535
4								538	535
5								538	535
6								538	535
7								538	535
8								538	535
9								538	535
10								538	535
11								224	223
12								241	240
13								252	251
14								287	285
15								262	260
16								321	318
17								371	369
18								448	445
19								604	599
20								620	615
B, Basic**									
Territory:									
1								91	90
2								91	90
3								91	90
4								91	90
5								91	90
6								91	90
7								91	90
8								91	90
9								91	90
10								91	90
11								38	37
12								41	40
13								43	42
14								48	48
15								44	44
16								54	54
17								63	62
18								76	75
19								102	101
20								105	104

* (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: 85.6% of Combined rates (Form 110).
B: 14.4% 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) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/Non-Fleet Differential (100K) Fleet (A)	(4) Fleet/Non-Fleet Differential (100K) Non-Fleet (B)	(5) Fleet Variable Expense Factor* (Form 100)	(6) Non-fleet Variable Expense Factor* (Form 100)	(7) (A) Final Base Rates** Fleet	(7) (B) Final Base Rates** Non-Fleet
A-2	59.48	60.90				0.8295	0.7780		
Territory:									
1			1.5694	1.0000	1.0000			113	123
2			1.5694	1.0000	1.0000			113	123
3			1.5694	1.0000	1.0000			113	123
4			1.5694	1.0000	1.0000			113	123
5			1.5694	1.0000	1.0000			113	123
6			1.5694	1.0000	1.0000			113	123
7			1.5694	1.0000	1.0000			113	123
8			1.5694	1.0000	1.0000			113	123
9			1.5694	1.0000	1.0000			113	123
10			1.5694	1.0000	1.0000			113	123
11			0.6529	1.0000	1.0000			47	51
12			0.7026	1.0000	1.0000			50	55
13			0.7360	1.0000	1.0000			53	58
14			0.8363	1.0000	1.0000			60	65
15			0.7627	1.0000	1.0000			55	60
16			0.9349	1.0000	1.0000			67	73
17			1.0831	1.0000	1.0000			78	85
18			1.3066	1.0000	1.0000			94	102
19			1.7599	1.0000	1.0000			126	138
20			1.8079	1.0000	1.0000			130	142
PDL, Basic	235.28	246.79				0.7461	0.7172		
Territory:									
1			1.5694	1.0000	1.0000			495	540
2			1.5694	1.0000	1.0000			495	540
3			1.5694	1.0000	1.0000			495	540
4			1.5694	1.0000	1.0000			495	540
5			1.5694	1.0000	1.0000			495	540
6			1.5694	1.0000	1.0000			495	540
7			1.5694	1.0000	1.0000			495	540
8			1.5694	1.0000	1.0000			495	540
9			1.5694	1.0000	1.0000			495	540
10			1.5694	1.0000	1.0000			495	540
11			0.6529	1.0000	1.0000			206	225
12			0.7026	1.0000	1.0000			222	242
13			0.7360	1.0000	1.0000			232	253
14			0.8363	1.0000	1.0000			264	288
15			0.7627	1.0000	1.0000			241	262
16			0.9349	1.0000	1.0000			295	322
17			1.0831	1.0000	1.0000			342	373
18			1.3066	1.0000	1.0000			412	450
19			1.7599	1.0000	1.0000			555	606
20			1.8079	1.0000	1.0000			570	622

* (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	$11	(From Form 110)
10,000	13	
15,000	15	
20,000	16	
25,000	18	

Coverage U

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

Commonwealth Automobile Reinsurers

Private Passenger Types
Physical Damage Loss Pure Premium by Territory

Coverage	(1) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/ Non-Fleet Differential (100K) Fleet (A)	(4) Non-Fleet (B)	(5) Loss Pure Premium by Territory * Fleet (A)	(5) Non-Fleet (B)
Collision	982.13	778.98					
Territory:							
1			1.3634	1.0000	1.0000	1339	1062
2			1.3634	1.0000	1.0000	1339	1062
3			1.3634	1.0000	1.0000	1339	1062
4			1.3634	1.0000	1.0000	1339	1062
5			1.3634	1.0000	1.0000	1339	1062
6			1.3634	1.0000	1.0000	1339	1062
7			1.3634	1.0000	1.0000	1339	1062
8			1.3634	1.0000	1.0000	1339	1062
9			1.3634	1.0000	1.0000	1339	1062
10			1.3634	1.0000	1.0000	1339	1062
11			0.6206	1.0000	1.0000	610	483
12			0.7853	1.0000	1.0000	771	612
13			0.7575	1.0000	1.0000	744	590
14			0.9201	1.0000	1.0000	904	717
15			0.8544	1.0000	1.0000	839	666
16			0.9948	1.0000	1.0000	977	775
17			1.0721	1.0000	1.0000	1053	835
18			1.2741	1.0000	1.0000	1251	992
19			1.4777	1.0000	1.0000	1451	1151
20			1.6142	1.0000	1.0000	1585	1257
Limited Collision	68.75	54.53					
Territory:							
1			1.3634	1.0000	1.0000	94	74
2			1.3634	1.0000	1.0000	94	74
3			1.3634	1.0000	1.0000	94	74
4			1.3634	1.0000	1.0000	94	74
5			1.3634	1.0000	1.0000	94	74
6			1.3634	1.0000	1.0000	94	74
7			1.3634	1.0000	1.0000	94	74
8			1.3634	1.0000	1.0000	94	74
9			1.3634	1.0000	1.0000	94	74
10			1.3634	1.0000	1.0000	94	74
11			0.6206	1.0000	1.0000	43	34
12			0.7853	1.0000	1.0000	54	43
13			0.7575	1.0000	1.0000	52	41
14			0.9201	1.0000	1.0000	63	50
15			0.8544	1.0000	1.0000	59	47
16			0.9948	1.0000	1.0000	68	54
17			1.0721	1.0000	1.0000	74	58
18			1.2741	1.0000	1.0000	88	69
19			1.4777	1.0000	1.0000	102	81
20			1.6142	1.0000	1.0000	111	88
Comprehensive	120.77	145.50					
Territory:							
1			1.2036	1.0000	1.0000	145	175
2			1.2036	1.0000	1.0000	145	175
3			1.2036	1.0000	1.0000	145	175
4			1.2036	1.0000	1.0000	145	175
5			1.2036	1.0000	1.0000	145	175
6			1.2036	1.0000	1.0000	145	175
7			1.2036	1.0000	1.0000	145	175
8			1.2036	1.0000	1.0000	145	175
9			1.2036	1.0000	1.0000	145	175
10			1.2036	1.0000	1.0000	145	175
11			0.8234	1.0000	1.0000	99	120
12			0.9614	1.0000	1.0000	116	140
13			0.8820	1.0000	1.0000	107	128
14			1.0184	1.0000	1.0000	123	148
15			1.0118	1.0000	1.0000	122	147
16			1.0684	1.0000	1.0000	129	155
17			1.0189	1.0000	1.0000	123	148
18			1.0048	1.0000	1.0000	121	146
19			1.1329	1.0000	1.0000	137	165
20			1.2016	1.0000	1.0000	145	175

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	0.847	0.780	0.780	0.780	0.780	0.780	0.780	0.772	0.468
4,501 - 6,000	02	0.847	0.780	0.780	0.780	0.780	0.780	0.780	0.772	0.468
6,001 - 8,000	03	0.907	0.810	0.810	0.810	0.810	0.810	0.810	0.802	0.486
8,001 - 10,000	04	0.907	0.810	0.810	0.810	0.810	0.810	0.810	0.802	0.486
10,001 - 15,000	05	1.120	1.000	1.000	1.000	1.000	1.000	1.000	0.990	0.600
15,001 - 20,000	06	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
20,001 - 25,000	07	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
25,001 - 40,000	08	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
40,001 - 65,000	10	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
65,001 - 90,000	11	1.904	1.700	1.700	1.700	1.700	1.700	1.700	1.683	1.020
90,001 and Over	12					(see below)				

LIMITED COLLISION

Cost New	Symbol Code	1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.847	0.780	0.780	0.780	0.780	0.780	0.780	0.772	0.468
4,501 - 6,000	02	0.847	0.780	0.780	0.780	0.780	0.780	0.780	0.772	0.468
6,001 - 8,000	03	0.907	0.810	0.810	0.810	0.810	0.810	0.810	0.802	0.486
8,001 - 10,000	04	0.907	0.810	0.810	0.810	0.810	0.810	0.810	0.802	0.486
10,001 - 15,000	05	1.120	1.000	1.000	1.000	1.000	1.000	1.000	0.990	0.600
15,001 - 20,000	06	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
20,001 - 25,000	07	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
25,001 - 40,000	08	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
40,001 - 65,000	10	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
65,001 - 90,000	11	1.904	1.700	1.700	1.700	1.700	1.700	1.700	1.683	1.020
90,001 and Over	12					(see below)				

COMPREHENSIVE

Cost New	Symbol Code	1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.870	0.870	0.870	0.870	0.861	0.861	0.774	0.731	0.513
4,501 - 6,000	02	0.870	0.870	0.870	0.870	0.861	0.861	0.774	0.731	0.513
6,001 - 8,000	03	0.960	0.960	0.960	0.960	0.950	0.950	0.854	0.806	0.566
8,001 - 10,000	04	0.960	0.960	0.960	0.960	0.950	0.950	0.854	0.806	0.566
10,001 - 15,000	05	1.000	1.000	1.000	1.000	0.990	0.990	0.890	0.840	0.590
15,001 - 20,000	06	1.340	1.340	1.340	1.340	1.327	1.327	1.193	1.126	0.791
20,001 - 25,000	07	1.470	1.470	1.470	1.470	1.455	1.455	1.308	1.235	0.867
25,001 - 40,000	08	1.550	1.550	1.550	1.550	1.535	1.535	1.380	1.302	0.915
40,001 - 65,000	10	1.920	1.920	1.920	1.920	1.901	1.901	1.709	1.613	1.133
65,001 - 90,000	11	3.110	3.110	3.110	3.110	3.079	3.079	2.768	2.612	1.835
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.

	Collision	OTC
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:

1.954 = 1.904 + (95,000-90,000)/1,000 x 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

	Coverage	
Deductible	Collision	Comprehensive
300	1.030	1.020
500	1.000	1.000
1000	0.930	0.960
2000	0.800	0.890
3000	0.700	0.840
4000	0.600	0.790
5000	0.530	0.760

COMPANY EXPENSE

Coverage	Company Expense Percent (Form 100)
Collision	14.04%
Limited Collision	14.04%
Comprehensive	14.04%

VARIABLE EXPENSES

Coverage	Fleet Variable Expense Factor* (Form 100)	Non-Fleet Variable Expense Factor* (Form 100)
Collision	1.0260	0.7313
Limited Collision	1.0260	0.7313
Comprehensive	0.7313	0.7600

* 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)}] 1107.51

(1B) Non-Fleet: Average $500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 945.00

(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.

<u>WAIVER CHARGES:</u>

Deductibles:	$300	$500	$1000	$2000	$3,000	$4,000	$5,000
Fleet	22	32	60	108	148	180	206
Non-Fleet	26	39	72	129	177	216	247

Commonwealth Automobile Reinsurers

Private Passenger Types
Collision - $300 Deductible Buyback Charge

(1A) Fleet: Average $500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 1107.51

(1B) Non-Fleet: Average $500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 945.00

(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	44	53
2	44	53
3	44	53
4	44	53
5	44	53
6	44	53
7	44	53
8	44	53
9	44	53
10	44	53
11	20	24
12	25	30
13	25	29
14	30	36
15	28	33
16	32	39
17	35	42
18	41	49
19	48	57
20	52	63

Commonwealth Automobile Reinsurers

Private Passenger Types
Limited Collision - $300 Deductible Buyback Charge

(1A) Fleet: Average $500 deductible Limited Collision pure premium, [7% of Collision Rate] 77.53

(1B) Non-Fleet: Average $500 deductible Limited Collision pure premium, [7% of Collision Rate] 66.15

(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	3	4
2	3	4
3	3	4
4	3	4
5	3	4
6	3	4
7	3	4
8	3	4
9	3	4
10	3	4
11	1	2
12	2	2
13	2	2
14	2	2
15	2	2
16	2	3
17	2	3
18	3	3
19	3	4
20	4	4

Commonwealth Automobile Reinsurers

Private Passenger Types
Comprehensive - $300 Deductible Buyback Charge

(1A)	Fleet: Average $500 deductible Comprehensive pure premium, [Form 100, {(5) x (6) x (6A)}]	204.81
(1B)	Non-Fleet: Average $500 deductible Comprehensive pure premium, [Form 100, {(5) x (6) x (6A)}]	250.9

(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	5	5
12	5	6
13	5	6
14	6	7
15	6	7
16	6	7
17	6	7
18	6	7
19	6	7
20	7	8