

COMMONWEALTH AUTOMOBILE REINSURERS

SCHEDULE 107 Rating Components

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**Commonwealth Automobile Reinsurers
101 Arch Street, Suite 400, Boston, MA 02110
(617) 338-4000
FAX: (617) 338-5422 TTY: (617) 880-7848
www.commauto.com**

Commonwealth Automobile Reinsurers

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Trucks, Tractors, and Trailers
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Fleet/ Non-Fleet Differential (100K)		(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates***	
			Fleet	Non-Fleet		Fleet	Non-Fleet
<u>A-1 & B**</u>	275.54				0.7780		
Territory:							
1		1.5973	0.9844	1.0261		557	580
2		1.5973	0.9844	1.0261		557	580
3		1.5973	0.9844	1.0261		557	580
4		1.5973	0.9844	1.0261		557	580
5		1.5973	0.9844	1.0261		557	580
6		1.5973	0.9844	1.0261		557	580
7		1.5973	0.9844	1.0261		557	580
8		1.5973	0.9844	1.0261		557	580
9		1.5973	0.9844	1.0261		557	580
10		1.5973	0.9844	1.0261		557	580
11		0.6361	0.9577	1.0576		216	238
12		0.8054	1.0000	1.0000		285	285
13		0.7849	1.0000	1.0000		278	278
14		0.9848	0.9910	1.0121		346	353
15		0.9427	1.0000	1.0000		334	334
16		1.0466	1.0000	1.0000		371	371
17		1.1396	1.0000	1.0000		404	404
18		1.3295	1.0000	1.0000		471	471
19		1.4749	0.9673	1.0327		505	539
20		1.7493	1.0000	1.0000		620	620
<u>A-1**</u>							
Territory:							
1						488	508
2						488	508
3						488	508
4						488	508
5						488	508
6						488	508
7						488	508
8						488	508
9						488	508
10						488	508
11						189	208
12						250	250
13						243	243
14						303	309
15						292	292
16						325	325
17						354	354
18						412	412
19						442	472
20						543	543
<u>B. Basic**</u>							
Territory:							
1						69	72
2						69	72
3						69	72
4						69	72
5						69	72
6						69	72
7						69	72
8						69	72
9						69	72
10						69	72
11						27	30
12						35	35
13						35	35
14						43	44
15						42	42
16						46	46
17						50	50
18						59	59
19						63	67
20						77	77

* (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: 87.6% of Combined rates.
B: 12.4% of Combined rates.

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

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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	Territory Relativity	Fleet/ Non-Fleet Differential (100K)		Variable Expense Factor*	Final Base Rates**	
	(Form 100)	(100K)	Fleet	Non-Fleet	(Form 100)	Fleet	Non-Fleet
<u>A-2</u>	12.57				0.7780		
Territory:							
1		1.5973	0.9844	1.0261		25	26
2		1.5973	0.9844	1.0261		25	26
3		1.5973	0.9844	1.0261		25	26
4		1.5973	0.9844	1.0261		25	26
5		1.5973	0.9844	1.0261		25	26
6		1.5973	0.9844	1.0261		25	26
7		1.5973	0.9844	1.0261		25	26
8		1.5973	0.9844	1.0261		25	26
9		1.5973	0.9844	1.0261		25	26
10		1.5973	0.9844	1.0261		25	26
11		0.6361	0.9577	1.0576		10	11
12		0.8054	1.0000	1.0000		13	13
13		0.7849	1.0000	1.0000		13	13
14		0.9848	0.9910	1.0121		16	16
15		0.9427	1.0000	1.0000		15	15
16		1.0466	1.0000	1.0000		17	17
17		1.1396	1.0000	1.0000		18	18
18		1.3295	1.0000	1.0000		21	21
19		1.4749	0.9673	1.0327		23	25
20		1.7493	1.0000	1.0000		28	28
<u>PDL, Basic</u>	348.58				0.7564		
Territory:							
1		1.5973	0.9844	1.0261		725	755
2		1.5973	0.9844	1.0261		725	755
3		1.5973	0.9844	1.0261		725	755
4		1.5973	0.9844	1.0261		725	755
5		1.5973	0.9844	1.0261		725	755
6		1.5973	0.9844	1.0261		725	755
7		1.5973	0.9844	1.0261		725	755
8		1.5973	0.9844	1.0261		725	755
9		1.5973	0.9844	1.0261		725	755
10		1.5973	0.9844	1.0261		725	755
11		0.6361	0.9577	1.0576		281	310
12		0.8054	1.0000	1.0000		371	371
13		0.7849	1.0000	1.0000		362	362
14		0.9848	0.9910	1.0121		450	459
15		0.9427	1.0000	1.0000		434	434
16		1.0466	1.0000	1.0000		482	482
17		1.1396	1.0000	1.0000		525	525
18		1.3295	1.0000	1.0000		613	613
19		1.4749	0.9673	1.0327		657	702
20		1.7493	1.0000	1.0000		806	806

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

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

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**Trucks, Tractors, and Trailers
Liability Coverages for Which Rates do not Vary by Territory**

Coverage D

\$ 5,000	\$11
10,000	13

Coverage U

	U-1	U-2
	<u>Uninsured</u>	<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
500/500	11	272

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Trucks, Tractors, & Trailers
Physical Damage Loss Pure Premium by Territory

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Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Fleet/ Non-Fleet Differential (100K)		(4) Loss Pure Premium by Territory *	
			Fleet	Non-Fleet	Fleet	Non-Fleet
<u>Collision</u>	328.59					
Territory:						
1		1.4091	0.9859	1.0145	456	470
2		1.4091	0.9859	1.0145	456	470
3		1.4091	0.9859	1.0145	456	470
4		1.4091	0.9859	1.0145	456	470
5		1.4091	0.9859	1.0145	456	470
6		1.4091	0.9859	1.0145	456	470
7		1.4091	0.9859	1.0145	456	470
8		1.4091	0.9859	1.0145	456	470
9		1.4091	0.9859	1.0145	456	470
10		1.4091	0.9859	1.0145	456	470
11		0.7812	0.9958	1.0032	256	258
12		0.8741	0.9939	1.0045	285	289
13		0.9121	0.9772	1.0174	293	305
14		0.9849	1.0000	1.0000	324	324
15		0.9768	1.0000	1.0000	321	321
16		1.1077	1.0000	1.0000	364	364
17		1.1044	0.9990	1.0008	363	363
18		1.1248	0.9770	1.0194	361	377
19		1.3862	1.0000	1.0000	455	455
20		1.4163	1.0000	1.0000	465	465
<u>Comprehensive</u>	114.13					
Territory:						
1		1.0872	0.9716	1.0275	121	127
2		1.0872	0.9716	1.0275	121	127
3		1.0872	0.9716	1.0275	121	127
4		1.0872	0.9716	1.0275	121	127
5		1.0872	0.9716	1.0275	121	127
6		1.0872	0.9716	1.0275	121	127
7		1.0872	0.9716	1.0275	121	127
8		1.0872	0.9716	1.0275	121	127
9		1.0872	0.9716	1.0275	121	127
10		1.0872	0.9716	1.0275	121	127
11		0.8240	1.0000	1.0000	94	94
12		0.9537	0.9950	1.0037	108	109
13		0.9405	1.0000	1.0000	107	107
14		1.0022	1.0000	1.0000	114	114
15		1.0405	0.9880	1.0094	117	120
16		1.1023	0.9926	1.0061	125	127
17		1.0352	1.0000	1.0000	118	118
18		1.0498	0.9821	1.0152	118	122
19		1.2314	0.9682	1.0176	136	143
20		1.1987	1.0000	1.0000	137	137

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.	\$328.59
(2) Variable Expense Factor	0.7367
(3) Statewide Average \$500 Collision Base Rate $\{(1) / (2)\}$	\$446.03
(4) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$32.86
(5) Variable Expense Factor	0.7367
(6) Statewide Average \$500 Limited Collision Base Rate $\{(4) / (5)\}$	\$44.60
(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			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.194	0.190	0.173	0.108
4,501 - 6,000	02	0.224	0.220	0.200	0.125
6,001 - 8,000	03	0.296	0.290	0.264	0.165
8,001 - 10,000	04	0.561	0.550	0.501	0.314
10,001 - 15,000	05	1.020	1.000	0.910	0.570
15,001 - 20,000	06	2.060	2.020	1.838	1.151
20,001 - 25,000	07	3.356	3.290	2.994	1.875
25,001 - 40,000	08	3.937	3.860	3.513	2.200
40,001 - 65,000	10	5.182	5.080	4.623	2.896
65,001 - 90,000	11	5.681	5.570	5.069	3.175
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	0.280	0.280	0.272	0.174
4,501 - 6,000	02	0.320	0.320	0.310	0.198
6,001 - 8,000	03	0.320	0.320	0.310	0.198
8,001 - 10,000	04	0.520	0.520	0.504	0.322
10,001 - 15,000	05	1.000	1.000	0.970	0.620
15,001 - 20,000	06	1.620	1.620	1.571	1.004
20,001 - 25,000	07	2.460	2.460	2.386	1.525
25,001 - 40,000	08	2.790	2.790	2.706	1.730
40,001 - 65,000	10	3.360	3.360	3.259	2.083
65,001 - 90,000	11	3.630	3.630	3.521	2.251
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:

$$5.805 = 5.681 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

* 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	0.940	0.950
2000	0.830	0.890
3000	0.740	0.850
4000	0.660	0.810
5000	0.600	0.780

COMPANY EXPENSE

<u>Coverage</u>	<u>Company Expense Percent (Form 100)</u>
Collision	14.04%
Limited Collision	14.04%
Comprehensive	14.04%

VARIABLE EXPENSES

<u>Coverage</u>	<u>Variable Expense Factor* (Form 100)</u>
Collision	0.7367
Limited Collision	0.7367
Comprehensive	0.7313

* 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))

889.97

(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	25	39	70	123	164	200	228
2	25	39	70	123	164	200	228
3	25	39	70	123	164	200	228
4	25	39	70	123	164	200	228
5	25	39	70	123	164	200	228
6	25	39	70	123	164	200	228
7	25	39	70	123	164	200	228
8	25	39	70	123	164	200	228
9	25	39	70	123	164	200	228
10	25	39	70	123	164	200	228
11	14	22	39	69	92	112	128
12	16	24	44	77	103	125	143
13	16	25	45	79	106	128	146
14	18	27	50	87	117	142	162
15	18	27	50	86	116	140	160
16	20	31	56	98	131	159	182
17	20	31	56	97	131	159	181
18	20	31	56	97	130	158	181
19	25	39	70	122	164	199	228
20	26	39	72	125	168	204	233

WAIVER CHARGES FOR NON-FLEET

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	26	40	73	126	169	206	235
2	26	40	73	126	169	206	235
3	26	40	73	126	169	206	235
4	26	40	73	126	169	206	235
5	26	40	73	126	169	206	235
6	26	40	73	126	169	206	235
7	26	40	73	126	169	206	235
8	26	40	73	126	169	206	235
9	26	40	73	126	169	206	235
10	26	40	73	126	169	206	235
11	14	22	40	69	93	113	129
12	16	24	45	77	104	126	144
13	17	26	47	82	110	133	152
14	18	27	50	87	117	142	162
15	18	27	50	86	116	140	160
16	20	31	56	98	131	159	182
17	20	31	56	97	131	159	182
18	21	32	58	101	136	165	188
19	25	39	70	122	164	199	228
20	26	39	72	125	168	204	233

Commonwealth Automobile Reinsurers

**Trucks, Tractors, and Trailers
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	296.03	4

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

** Form 100 Line (15)

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