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**	580.67		0.7780	
Territory:				
1		1.4938		1115
2		1.4938		1115
3		1.4938		1115
4		1.4938		1115
5		1.4938		1115
6		1.4938		1115
7		1.4938		1115
8		1.4938		1115
9		1.4938		1115
10		1.4938		1115
11		0.8333		622
12		0.6969		520
13		0.9401		702
14		0.8668		647
15		0.6974		521
16		0.9145		683
17		1.0430		778
18		1.2500		933
19		1.3049		974
20		1.3549		1011
A-1**				
Territory:				
1				976
2				976
3				976
4				976
5				976
6				976
7				976
8				976
9				976
10				976
11				545
12				455
13				615
14				566
15				456
16				598
17				681
18				817
19				853
20				885
B, Basic**				
Territory:				
1				139
2				139
3				139
4				139
5				139
6				139
7				139
8				139
9				139
10				139
11				77
12				65
13				87
14				81
15				65
16				85
17				97
18				116
19				121
20				126

* (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: 87.6% of Combined rates.
B: 12.4% 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	15.47		0.1284	
Territory:				
1		1.4938		180
2		1.4938		180
3		1.4938		180
4		1.4938		180
5		1.4938		180
6		1.4938		180
7		1.4938		180
8		1.4938		180
9		1.4938		180
10		1.4938		180
11		0.8333		100
12		0.6969		84
13		0.9401		113
14		0.8668		104
15		0.6974		84
16		0.9145		110
17		1.0430		126
18		1.2500		151
19		1.3049		157
20		1.3549		163
PDL, Basic	256.21		0.6935	
Territory:				
1		1.4938		552
2		1.4938		552
3		1.4938		552
4		1.4938		552
5		1.4938		552
6		1.4938		552
7		1.4938		552
8		1.4938		552
9		1.4938		552
10		1.4938		552
11		0.8333		308
12		0.6969		257
13		0.9401		347
14		0.8668		320
15		0.6974		258
16		0.9145		338
17		1.0430		385
18		1.2500		462
19		1.3049		482
20		1.3549		501

* (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	11
$ 10,000	13

Coverage U	U-1 Uninsured	U-2 Underinsured
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

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	130.14		
Territory:			
1		1.153	150
2		1.153	150
3		1.153	150
4		1.153	150
5		1.153	150
6		1.153	150
7		1.153	150
8		1.153	150
9		1.153	150
10		1.153	150
11		0.9026	117
12		1.0712	139
13		0.9864	128
14		1.0713	139
15		1.0678	139
16		0.9109	119
17		1.021	133
18		1.0122	132
19		0.9777	127
20		0.9642	125
Comprehensive	49.79		
Territory:			
1		1.226	61
2		1.226	61
3		1.226	61
4		1.226	61
5		1.226	61
6		1.226	61
7		1.226	61
8		1.226	61
9		1.226	61
10		1.226	61
11		0.9505	47
12		0.9616	48
13		0.9605	48
14		0.9278	46
15		1.0193	51
16		0.9747	49
17		1.0667	53
18		1.0879	54
19		1.082	54
20		0.9736	48

Collision
* (3) = (1) x (2)

Comprehensive
* (3) = [(1) x (2)]

Commonwealth Automobile Reinsurers
Van Pools
Rate Relativities by Age and Cost New*

COLLISION

	Symbol	Age of Vehicle			
Cost New	Code	1	2,3	4,5	6-9
$ 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

	Symbol	Age of Vehicle			
Cost New	Code	1	2,3	4,5	6-9
$ 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:

	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:

5.806 = 5.681 + ($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)) 360.89

(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	12	18	33	58	78	95	108
2	12	18	33	58	78	95	108
3	12	18	33	58	78	95	108
4	12	18	33	58	78	95	108
5	12	18	33	58	78	95	108
6	12	18	33	58	78	95	108
7	12	18	33	58	78	95	108
8	12	18	33	58	78	95	108
9	12	18	33	58	78	95	108
10	12	18	33	58	78	95	108
11	9	14	26	46	61	74	85
12	11	17	31	54	73	88	101
13	10	16	29	50	67	81	93
14	11	17	31	54	73	88	101
15	11	17	31	54	72	88	100
16	9	14	26	46	62	75	86
17	11	16	30	52	69	84	96
18	10	16	29	51	69	83	95
19	10	16	28	49	66	80	92
20	10	15	28	49	65	79	91

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

COMPANY EXPENSE

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

VARIABLE EXPENSES

Coverage	Variable Expense Factor* (Form 100)
Collision	0.5220
Comprehensive	0.4782

* 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	217.87	3

* Equal to ($300 deductible relativity - 1)

** Form 100 Line (18)

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