

Commonwealth Automobile Reinsurers

Private Passenger Types  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Company Expense Pure Premium (Form 100)	Fleet Variable Expense Factor* (Form 100)	Non-fleet Variable Expense Factor* (Form 100)	20/40 Increased Limits Factor (Form 100)	Final Base Rates***	Fleet	Non-Fleet
<b>A-1 &amp; B**</b>	361.53	342.30				57.11	0.9214	0.9214	1.00		
Territory:											
1			0.6511	1.0000	1.0000					317	304
2			0.7470	1.0000	1.0000					355	339
3			0.8047	1.0000	1.0000					378	361
4			0.7821	1.0000	1.0000					369	353
5			0.8522	1.0000	1.0000					396	379
6			0.9206	1.0000	1.0000					423	404
7			1.0094	1.0000	1.0000					458	437
8			1.1238	1.0000	1.0000					503	479
9			1.0361	1.0000	1.0000					469	447
10			1.2455	1.0000	1.0000					551	525
11			1.2824	1.0000	1.0000					565	538
12			1.2989	1.0000	1.0000					572	545
13			1.4222	1.0000	1.0000					620	590
14			1.5336	1.0000	1.0000					664	632
15			1.5419	1.0000	1.0000					667	635
16			1.9746	1.0000	1.0000					837	796
17-26			3.7725	1.0000	1.0000					1542	1463
27			0.5815	1.0000	1.0000					290	278
<b>A-1**</b>											
Territory:											
1										242	232
2										271	259
3										288	275
4										282	269
5										302	289
6										323	308
7										349	333
8										384	365
9										358	341
10										420	401
11										431	410
12										436	416
13										473	450
14										507	482
15										509	485
16										639	607
17-26										1177	1116
27										221	212
<b>B, Basic**</b>											
Territory:											
1										75	72
2										84	80
3										90	86
4										87	84
5										94	90
6										100	96
7										109	104
8										119	114
9										111	106
10										131	124
11										134	128
12										136	129
13										147	140
14										157	150
15										158	150
16										198	189
17-26										365	347
27										69	66

\* (6) & (7) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

\*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 76.3% of Combined rates (Form 110).

B: 23.7% of Combined rates (Form 110).

\*\*\* (9A) =  $\frac{[(1) \times (3) \times (4A) + (5)] \times (8)}{(6)}$ .

\*\*\* (9B) =  $\frac{[(2) \times (3) \times (4B) + (5)] \times (8)}{(7)}$ .

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Private Passenger Types  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Company Expense Pure Premium (Form 100)	Fleet Variable Expense Factor* (Form 100)	Non-fleet Variable Expense Factor* (Form 100)	20/40 Increased Limits Factor (Form 100)	Final Base Rates** Fleet Non-Fleet	
<u>A-2</u>											
Territory:	40.78	62.40				11.18	0.9214	0.9214			
1			0.6511	1.0000	1.0000					41	56
2			0.7470	1.0000	1.0000					45	63
3			0.8047	1.0000	1.0000					48	67
4			0.7821	1.0000	1.0000					47	65
5			0.8522	1.0000	1.0000					50	70
6			0.9206	1.0000	1.0000					53	74
7			1.0094	1.0000	1.0000					57	80
8			1.1238	1.0000	1.0000					62	88
9			1.0361	1.0000	1.0000					58	82
10			1.2455	1.0000	1.0000					67	96
11			1.2824	1.0000	1.0000					69	99
12			1.2989	1.0000	1.0000					70	100
13			1.4222	1.0000	1.0000					75	108
14			1.5336	1.0000	1.0000					80	116
15			1.5419	1.0000	1.0000					80	117
16			1.9746	1.0000	1.0000					100	146
17-26			3.7725	1.0000	1.0000					179	268
27			0.5815	1.0000	1.0000					38	52
<u>PDL, Basic</u>	266.30	233.67				28.07	0.8890	0.8890			
Territory:											
1			0.6511	1.0000	1.0000					227	203
2			0.7470	1.0000	1.0000					255	228
3			0.8047	1.0000	1.0000					273	243
4			0.7821	1.0000	1.0000					266	237
5			0.8522	1.0000	1.0000					287	256
6			0.9206	1.0000	1.0000					307	274
7			1.0094	1.0000	1.0000					334	297
8			1.1238	1.0000	1.0000					368	327
9			1.0361	1.0000	1.0000					342	304
10			1.2455	1.0000	1.0000					405	359
11			1.2824	1.0000	1.0000					416	369
12			1.2989	1.0000	1.0000					421	373
13			1.4222	1.0000	1.0000					458	405
14			1.5336	1.0000	1.0000					491	435
15			1.5419	1.0000	1.0000					493	437
16			1.9746	1.0000	1.0000					623	551
17-26			3.7725	1.0000	1.0000					1162	1023
27			0.5815	1.0000	1.0000					206	184

\* (6) & (7) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

\*\* (9A) = {[ (1) x (3) x (4A) + (5) ] x (8) } / (6).

\*\* (9B) = {[ (2) x (3) x (4B) + (5) ] x (8) } / (7).

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Liability Coverages for Which Rates do not Vary by Territory**

Coverage D

\$5,000	\$8	(From Form 110: rounded)
10,000	10	
15,000	12	
20,000	13	
25,000	15	

Coverage U

	Fleet		Non-Fleet	
	U-1	U-2	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured*</u>	<u>Uninsured</u>	<u>Underinsured*</u>
20/40	8	0	8	0
20/50	9	1	9	1
25/50	10	4	10	4
35/80	11	14	11	14
50/100	12	23	12	23
100/300	13	48	13	48
250/500	14	125	14	125
500/500	20	313	20	313

\* U-2 rates are based on 100% of the Private Passenger U-2 rates, adjusted for Commercial profit and commission.

Commonwealth Automobile Reinsurers

Private Passenger Types  
Physical Damage Loss Pure Premium by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	
	Fleet	Non-Fleet	Territory	Fleet/ Non-Fleet		Loss	
	Average	Average		Differential		Pure Premium	
	Loss	Loss	Relativity	(100K)		by Territory *	
	Pure Prem	Pure Prem	(100K)	Fleet	Non-Fleet	Fleet	Non-Fleet
	(Form 100)	(Form 100)					
<u>Collision</u>	371.27	453.74					
Territory:							
1			0.7559	1.0000	1.0000	281	343
2			0.8082	1.0000	1.0000	300	367
3			0.8846	1.0000	1.0000	328	401
4			0.9226	1.0000	1.0000	343	419
5			0.9091	1.0000	1.0000	338	412
6			0.9963	1.0000	1.0000	370	452
7			1.0522	1.0000	1.0000	391	477
8			1.0239	1.0000	1.0000	380	465
9			1.1627	1.0000	1.0000	432	528
10			1.0811	1.0000	1.0000	401	491
11			1.0062	1.0000	1.0000	374	457
12			1.0916	1.0000	1.0000	405	495
13			1.2603	1.0000	1.0000	468	572
14			1.2410	1.0000	1.0000	461	563
15			1.2439	1.0000	1.0000	462	564
16			0.9615	1.0000	1.0000	357	436
17-26			2.9045	1.0000	1.0000	1078	1318
27			0.7007	1.0000	1.0000	260	318
<u>Limited Collision</u>	35.18	35.18					
Territory:							
1			0.7559	1.0000	1.0000	27	27
2			0.8082	1.0000	1.0000	28	28
3			0.8846	1.0000	1.0000	31	31
4			0.9226	1.0000	1.0000	32	32
5			0.9091	1.0000	1.0000	32	32
6			0.9963	1.0000	1.0000	35	35
7			1.0522	1.0000	1.0000	37	37
8			1.0239	1.0000	1.0000	36	36
9			1.1627	1.0000	1.0000	41	41
10			1.0811	1.0000	1.0000	38	38
11			1.0062	1.0000	1.0000	35	35
12			1.0916	1.0000	1.0000	38	38
13			1.2603	1.0000	1.0000	44	44
14			1.2410	1.0000	1.0000	44	44
15			1.2439	1.0000	1.0000	44	44
16			0.9615	1.0000	1.0000	34	34
17-26			2.9045	1.0000	1.0000	102	102
27			0.7007	1.0000	1.0000	25	25
<u>Comprehensive</u>	136.32	155.99					
Territory:							
1			0.7741	1.0000	1.0000	106	121
2			0.8302	1.0000	1.0000	113	130
3			0.8753	1.0000	1.0000	119	137
4			0.9210	1.0000	1.0000	126	144
5			0.9345	1.0000	1.0000	127	146
6			0.9649	1.0000	1.0000	132	151
7			0.9776	1.0000	1.0000	133	152
8			1.2037	1.0000	1.0000	164	188
9			1.0064	1.0000	1.0000	137	157
10			1.1358	1.0000	1.0000	155	177
11			1.0321	1.0000	1.0000	141	161
12			1.0597	1.0000	1.0000	144	165
13			1.1631	1.0000	1.0000	159	181
14			1.4336	1.0000	1.0000	195	224
15			1.3952	1.0000	1.0000	190	218
16			1.1899	1.0000	1.0000	162	186
17-26			2.8217	1.0000	1.0000	385	440
27			0.7425	1.0000	1.0000	101	116

\* (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\***

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Cost New	Symbol Code	<u>COLLISION</u>								
		Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.525	0.510	0.500	0.500	0.469	0.469	0.454	0.423	0.377
4,501 - 6,000	02	0.721	0.700	0.686	0.686	0.644	0.644	0.623	0.581	0.518
6,001 - 8,000	03	0.793	0.770	0.755	0.755	0.708	0.708	0.685	0.639	0.570
8,001 - 10,000	04	0.855	0.830	0.813	0.813	0.764	0.764	0.739	0.689	0.614
10,001 - 15,000	05	1.030	1.000	0.980	0.980	0.920	0.920	0.890	0.830	0.740
15,001 - 20,000	06	1.082	1.050	1.029	1.029	0.966	0.966	0.935	0.872	0.777
20,001 - 25,000	07	1.123	1.090	1.068	1.068	1.003	1.003	0.970	0.905	0.807
25,001 - 40,000	08	1.298	1.260	1.235	1.235	1.159	1.159	1.121	1.046	0.932
40,001 - 65,000	10	1.751	1.700	1.666	1.666	1.564	1.564	1.513	1.411	1.258
65,001 - 90,000	11	1.803	1.750	1.715	1.715	1.610	1.610	1.558	1.453	1.295
90,001 and Over	12	1.906	1.850	1.813	1.813	1.702	1.702	1.647	1.536	1.369

		<u>LIMITED COLLISION</u>								
0 - 4,500	01	0.525	0.510	0.500	0.500	0.469	0.469	0.454	0.423	0.377
4,501 - 6,000	02	0.721	0.700	0.686	0.686	0.644	0.644	0.623	0.581	0.518
6,001 - 8,000	03	0.793	0.770	0.755	0.755	0.708	0.708	0.685	0.639	0.570
8,001 - 10,000	04	0.855	0.830	0.813	0.813	0.764	0.764	0.739	0.689	0.614
10,001 - 15,000	05	1.030	1.000	0.980	0.980	0.920	0.920	0.890	0.830	0.740
15,001 - 20,000	06	1.082	1.050	1.029	1.029	0.966	0.966	0.935	0.872	0.777
20,001 - 25,000	07	1.123	1.090	1.068	1.068	1.003	1.003	0.970	0.905	0.807
25,001 - 40,000	08	1.298	1.260	1.235	1.235	1.159	1.159	1.121	1.046	0.932
40,001 - 65,000	10	1.751	1.700	1.666	1.666	1.564	1.564	1.513	1.411	1.258
65,001 - 90,000	11	1.803	1.750	1.715	1.715	1.610	1.610	1.558	1.453	1.295
90,001 and Over	12	1.906	1.850	1.813	1.813	1.702	1.702	1.647	1.536	1.369

		<u>COMPREHENSIVE</u>								
0 - 4,500	01	0.582	0.560	0.554	0.549	0.532	0.515	0.487	0.459	0.431
4,501 - 6,000	02	0.614	0.590	0.584	0.578	0.561	0.543	0.513	0.484	0.454
6,001 - 8,000	03	0.655	0.630	0.624	0.617	0.599	0.580	0.548	0.517	0.485
8,001 - 10,000	04	0.915	0.880	0.871	0.862	0.836	0.810	0.766	0.722	0.678
10,001 - 15,000	05	1.040	1.000	0.990	0.980	0.950	0.920	0.870	0.820	0.770
15,001 - 20,000	06	1.102	1.060	1.049	1.039	1.007	0.975	0.922	0.869	0.816
20,001 - 25,000	07	1.144	1.100	1.089	1.078	1.045	1.012	0.957	0.902	0.847
25,001 - 40,000	08	1.373	1.320	1.307	1.294	1.254	1.214	1.148	1.082	1.016
40,001 - 65,000	10	1.903	1.830	1.812	1.793	1.739	1.684	1.592	1.501	1.409
65,001 - 90,000	11	3.099	2.980	2.950	2.920	2.831	2.742	2.593	2.444	2.295
90,001 and Over	12	3.786	3.640	3.604	3.567	3.458	3.349	3.167	2.985	2.803

\* Relative to Age 2, Symbol 5 (Section 105).

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Miscellaneous Components of Physical Damage Rates**

DEDUCTIBLE RELATIVITIES (Section 102)

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
300	1.080	1.050
500	1.000	1.000
1000	0.840	0.920
2000	0.620	0.820

COMPANY EXPENSES

<u>Coverage</u>	<u>Company Expense Pure Premium (Form 100)</u>
Collision	65.27
Limited Collision	3.75
Comprehensive	28.95

VARIABLE EXPENSES

<u>Coverage</u>	<u>Fleet Variable Expense Factor* (Form 100)</u>	<u>Non-Fleet Variable Expense Factor* (Form 100)</u>
Collision	0.8794	0.8794
Limited Collision	0.8794	0.8794
Comprehensive	0.8794	0.8794

\* Variable Expense Factor = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Collision Waiver of Deductible Charges**

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- |      |  |        |
|------|--|--------|
| (1A) | Fleet: Average \$500 deductible Collision pure premium,<br>[Form 100, {(7) x (8) x (8A)}]  | 445.24 |
| (1B) | Non-Fleet: Average \$500 deductible Collision pure premium,<br>[Form 100, {(7) x (8) x (8A)}]  | 559.04 |
| (2)  | Waiver Charges = { [(1) / Variable Expense Ratio ] x<br>{ \$X Selected Waiver of Deductible Relativity to \$500 Deductible Losses* }<br>where \$X is \$300, \$500, \$1000, and \$2000. |        |

\* Section 102, Exhibit 2, Page 1, Line 11.

	Waiver Charges			
Deductibles:	\$300	\$500	\$1000	\$2000
Fleet:	15	22	38	57
Non-Fleet:	19	28	48	72

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Collision - \$300 Deductible Buyback Charge**

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- (1A) Fleet: Average \$500 deductible Collision pure premium,  
[Form 100, {(7) x (8) x (8A)}] 445.24
- (1B) Non-Fleet: Average \$500 deductible Collision pure premium,  
[Form 100, {(7) x (8) x (8A)}] 559.04
- (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	34	43
2	37	46
3	40	51
4	42	53
5	41	52
6	45	57
7	48	60
8	47	59
9	53	67
10	49	62
11	46	58
12	50	62
13	57	72
14	57	71
15	57	71
16	44	55
17 - 26	132	166
27	32	40



**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Limited Collision - \$300 Deductible Buyback Charge**

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- (1A) Fleet: Average \$500 deductible Limited Collision pure premium,  
[Form 100, {(7) x (8) x (8A)}] 28.88
- (1B) Non-Fleet: Average \$500 deductible Limited Collision pure premium,  
[Form 100, {(7) x (8) x (8A)}] 28.88
- (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	2	2
2	2	2
3	3	3
4	3	3
5	3	3
6	3	3
7	3	3
8	3	3
9	3	3
10	3	3
11	3	3
12	3	3
13	4	4
14	4	4
15	4	4
16	3	3
17 - 26	9	9
27	2	2

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Comprehensive - \$300 Deductible Buyback Charge**

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- (1A) Fleet: Average \$500 deductible Comprehensive pure premium,  
[Form 100, {(7) x (8) x (8A)}] 175.28
- (1B) Non-Fleet: Average \$500 deductible Comprehensive pure premium,  
[Form 100, {(7) x (8) x (8A)}] 205.3
- (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 4, Page 1, Line 7A.

\$300 Deductible Buyback Charges		
Territory	Fleet	Non Fleet
1	8	9
2	8	10
3	9	10
4	9	11
5	9	11
6	10	11
7	10	11
8	12	14
9	10	12
10	11	13
11	10	12
12	11	12
13	12	14
14	14	17
15	14	16
16	12	14
17 - 26	28	33
27	7	9