

# **COMMONWEALTH AUTOMOBILE REINSURERS**

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## **SCHEDULE 107 Rating Components**

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Commonwealth Automobile Reinsurers

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

Coverage	(1)	(2)	(3)		(4)	(5)	(6)	(7)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet/ Non-Fleet	Company Expense Pure Premium (Form 100)	Variable Expense Factor* (Form 100)	20/40 Increased Limits Factor (Form 100)	Fleet	Non-Fleet
<u>A-1 &amp; B**</u>	300.64				48.25	0.9214	1.00		
Territory:									
1		0.6252	0.9350	1.0458				243	266
2		0.6503	0.9790	1.0154				260	268
3		0.7755	0.9487	1.0359				292	314
4		0.8639	0.9532	1.0348				321	344
5		0.8755	0.9153	1.0611				314	355
6		0.9654	0.9600	1.0317				355	377
7		1.0306	0.9763	1.0204				381	395
8		1.1794	0.9166	1.0829				405	469
9		1.1607	0.9672	1.0308				419	443
10		1.2141	0.9464	1.0543				427	470
11		1.2331	0.9136	1.0985				420	494
12		1.4590	0.9188	1.0788				490	566
13		1.3655	0.9147	1.0891				460	538
14		1.5330	0.9178	1.0886				511	597
15		1.5790	0.9206	1.1146				527	627
16		1.6315	0.9784	1.0297				573	601
17-26		3.6730	0.8954	1.1616				1125	1444
27		0.5025	0.8658	1.1005				194	233
<u>A-1**</u>									
Territory:									
1								198	217
2								212	219
3								238	256
4								262	281
5								256	290
6								290	308
7								311	322
8								330	383
9								342	361
10								348	384
11								343	403
12								400	462
13								375	439
14								417	487
15								430	512
16								468	490
17-26								918	1178
27								158	190
<u>B. Basic**</u>									
Territory:									
1								45	49
2								48	49
3								54	58
4								59	63
5								58	65
6								65	69
7								70	73
8								75	86
9								77	82
10								79	86
11								77	91
12								90	104
13								85	99
14								94	110
15								97	115
16								105	111
17-26								207	266
27								36	43

\* (5) = 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: 81.6% of Combined rates (Form 110).  
B: 18.4% of Combined rates (Form 110).

\*\*\*(7) = {[ (1) x (2) x (3) + (4) ] x (6) / (5)}.

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

Coverage	(1)	(2)	(3)		(4)	(5)	(6)	(7)	
	Average Loss Pure Premium	Territory Relativity	Fleet/ Non-Fleet Differential (100K)		Company Expense Pure Premium	Variable Expense Factor*	20/40 Increased Limits Factor	Final Base Rates**	
	(Form 100)	(100K)	Fleet	Non-Fleet	(Form 100)	(Form 100)	(Form 100)	Fleet	Non-Fleet
<u>A-2</u>									
Territory:	13.5				3.29	0.9214			
1		0.6252	0.9350	1.0458				12	13
2		0.6503	0.9790	1.0154				13	13
3		0.7755	0.9487	1.0359				14	15
4		0.8639	0.9532	1.0348				16	17
5		0.8755	0.9153	1.0611				15	17
6		0.9654	0.9600	1.0317				17	18
7		1.0306	0.9763	1.0204				18	19
8		1.1794	0.9166	1.0829				19	22
9		1.1607	0.9672	1.0308				20	21
10		1.2141	0.9464	1.0543				20	22
11		1.2331	0.9136	1.0985				20	23
12		1.4590	0.9188	1.0788				23	27
13		1.3655	0.9147	1.0891				22	25
14		1.5330	0.9178	1.0886				24	28
15		1.5790	0.9206	1.1146				25	29
16		1.6315	0.9784	1.0297				27	28
17-26		3.6730	0.8954	1.1616				52	66
27		0.5025	0.8658	1.1005				10	12
<u>PDL, Basic</u>	303.44				34.55	0.8890			
Territory:									
1		0.6252	0.9350	1.0458				238	262
2		0.6503	0.9790	1.0154				256	264
3		0.7755	0.9487	1.0359				290	313
4		0.8639	0.9532	1.0348				320	344
5		0.8755	0.9153	1.0611				312	356
6		0.9654	0.9600	1.0317				355	379
7		1.0306	0.9763	1.0204				382	398
8		1.1794	0.9166	1.0829				408	475
9		1.1607	0.9672	1.0308				422	447
10		1.2141	0.9464	1.0543				431	476
11		1.2331	0.9136	1.0985				423	501
12		1.4590	0.9188	1.0788				496	576
13		1.3655	0.9147	1.0891				465	546
14		1.5330	0.9178	1.0886				519	608
15		1.5790	0.9206	1.1146				535	640
16		1.6315	0.9784	1.0297				584	612
17-26		3.6730	0.8954	1.1616				1161	1495
27		0.5025	0.8658	1.1005				187	228

\* (5) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

\*\* (7) = {[(1) x (2) x (3) + (4)] x (6) / (5)}.

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

Coverage D

\$ 5,000	\$4	(From Form 110: rounded)
10,000	6	

Coverage U

	U-1 <u>Uninsured</u>	U-2 <u>Underinsured*</u>
20/40	8	0
20/50	9	1
25/50	10	4
35/80	11	14
50/100	12	23
100/300	13	48
250/500	14	125
500/500	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  
Trucks, Tractors, & Trailers  
Physical Damage Loss Pure Premium by Territory**

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Coverage	(1)	(2)	(3)		(4)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Loss Pure Premium by Territory *	
			Fleet	Non-Fleet	Fleet	Non-Fleet
<u>Collision</u>	329.01					
Territory:						
1		0.7492	0.8359	1.0766	206	265
2		0.8331	1.0000	1.0000	274	274
3		0.8343	1.0000	1.0000	274	274
4		0.8626	0.9090	1.0463	258	297
5		0.9365	0.9535	1.0235	294	315
6		1.0062	0.9159	1.0497	303	348
7		1.0052	1.0000	1.0000	331	331
8		1.0845	0.9963	1.0027	355	358
9		1.0342	0.9514	1.0344	324	352
10		1.0872	0.9411	1.0403	337	372
11		1.0374	0.9893	1.0093	338	344
12		1.1897	0.9416	1.0386	369	407
13		1.2143	0.8699	1.0975	348	438
14		1.1779	0.9350	1.0459	362	405
15		1.0574	0.8943	1.0960	311	381
16		1.3818	1.0000	1.0000	455	455
17-26		2.7539	0.8797	1.1228	797	1017
27		0.7853	1.0000	1.0000	258	258
<u>Comprehensive</u>	147.18					
Territory:						
1		0.7808	0.8966	1.0515	103	121
2		0.7953	0.9204	1.0415	108	122
3		0.8382	0.9157	1.0449	113	129
4		0.9064	0.9375	1.0331	125	138
5		0.8947	0.9867	1.0072	130	133
6		1.0207	0.9635	1.0227	145	154
7		1.1742	0.9195	1.0495	159	181
8		1.1718	0.9096	1.0687	157	184
9		1.0172	0.9296	1.0526	139	158
10		1.1804	0.9288	1.0501	161	182
11		1.0061	0.9414	1.0508	139	156
12		1.1515	0.8968	1.0764	152	182
13		1.3679	0.8723	1.0953	176	221
14		1.2482	0.8886	1.0806	163	199
15		1.1883	0.9027	1.0979	158	192
16		1.2064	0.9240	1.0863	164	193
17-26		2.4022	0.8721	1.1442	308	405
27		0.7147	0.9623	1.0187	101	107

\* (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.	\$329.01
(2) Company Expense Pure Premium for \$500 Collision.	\$35.08
(3) Variable Expense Factor	0.8794
(4) Statewide Average \$500 Collision Base Rate $\{[(1) + (2)] / (3)\}$	\$414.02
(5) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$26.32
(6) Company Expense Pure Premium for \$500 Limited Collision.	\$2.15
(7) Variable Expense Factor	0.8794
(8) Statewide Average \$500 Limited Collision Base Rate $\{[(5) + (6)] / (7)\}$	\$32.37
(9) $[(8) / (4)]$	7.8%

**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	0.385	0.370	0.333	0.215
4,501 - 6,000	02	0.510	0.490	0.441	0.284
6,001 - 8,000	03	0.759	0.730	0.657	0.423
8,001 - 10,000	04	0.915	0.880	0.792	0.510
10,001 - 15,000	05	1.040	1.000	0.900	0.580
15,001 - 20,000	06	1.227	1.180	1.062	0.684
20,001 - 25,000	07	1.300	1.250	1.125	0.725
25,000 - 40,000	08	1.487	1.430	1.287	0.829
40,001 - 65,000	10	1.997	1.920	1.728	1.114
65,001 - 90,000	11	2.309	2.220	1.998	1.288
90,001 & Over	12	2.350	2.260	2.034	1.311

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	0.458	0.440	0.409	0.299
4,501 - 6,000	02	0.582	0.560	0.521	0.381
6,001 - 8,000	03	0.707	0.680	0.632	0.462
8,001 - 10,000	04	0.884	0.850	0.791	0.578
10,001 - 15,000	05	1.040	1.000	0.930	0.680
15,001 - 20,000	06	1.238	1.190	1.107	0.809
20,001 - 25,000	07	1.300	1.250	1.163	0.850
25,000 - 40,000	08	1.352	1.300	1.209	0.884
40,001 - 65,000	10	1.498	1.440	1.339	0.979
65,001 - 90,000	11	1.674	1.610	1.497	1.095
90,001 & Over	12	1.914	1.840	1.711	1.251

\* Relative to Symbol 5 and Age 2,3 (Section 105).

**Commonwealth Automobile Reinsurers**  
**Trucks, Tractors & Trailers**  
**Miscellaneous Components of Physical Damage Rates**

DEDUCTIBLE RELATIVITIES (Section 102)

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
300	1.100	1.040
500	1.000	1.000
1000	0.810	0.930
2000	0.570	0.860
3000	0.440	0.800
4000	0.350	0.760
5000	0.290	0.730

COMPANY EXPENSES

<u>Coverage</u>	<u>Company Expense Pure Premium (Form 100)</u>
Collision	35.08
Comprehensive	21.61

VARIABLE EXPENSES

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

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



**Commonwealth Automobile Reinsurers  
Trucks, Tractors, and Trailers Base Rates  
Collision Waiver of Deductible Charges**

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(1) Average \$500 deductible Collision pure premium,  
( Form 100, (7) x (8) x (8A) ) 344.99

(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	10	13	20	28	34	38	41
2	13	17	27	38	45	50	54
3	13	17	27	38	45	50	54
4	12	16	25	36	42	47	51
5	14	18	29	41	48	54	58
6	14	18	30	42	50	55	60
7	15	20	32	46	54	60	65
8	17	22	35	49	58	65	70
9	15	20	32	45	53	59	64
10	16	20	33	47	55	61	66
11	16	21	33	47	56	62	66
12	17	22	36	51	61	67	73
13	16	21	34	48	57	63	68
14	17	22	35	50	60	66	71
15	14	19	30	43	51	57	61
16	21	28	44	63	75	83	89
17-26	37	48	78	110	131	145	157
27	12	16	25	36	43	47	51

**WAIVER CHARGES FOR NON-FLEET**

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	12	16	26	37	44	48	52
2	13	17	27	38	45	50	54
3	13	17	27	38	45	50	54
4	14	18	29	41	49	54	58
5	15	19	31	44	52	58	62
6	16	21	34	48	57	63	68
7	15	20	32	46	54	60	65
8	17	22	35	49	59	65	70
9	16	21	34	49	58	64	69
10	17	23	36	51	61	68	73
11	16	21	34	48	57	63	68
12	19	25	40	56	67	74	80
13	20	27	43	61	72	80	86
14	19	25	40	56	67	74	80
15	18	23	37	53	63	70	75
16	21	28	44	63	75	83	89
17-26	47	62	99	141	167	186	200
27	12	16	25	36	43	47	51

**Commonwealth Automobile Reinsurers**

**Trucks, Tractors, and Trailers  
Other than Collision  
Minimum Charge For Deductible**

<u>Deductible</u>	<u>Buyback * Percentage</u>	<u>Statewide Average \$500 Deductible Collectible Premiums **</u>	<u>Minimum Buyback Charge ***</u>
\$300	0.040	202.63	6

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

\*\* Form 100 Line (17)

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