

COMMERCIAL LINES NOTICE NO.73

July 13, 2001

CAR Commercial Rate Implementation
Effective Date - October 1, 2001

CAR has reached a stipulated agreement with the Division of Insurance for rates to be used for ceded commercial policies classified from the Public Vehicle Section of CAR's Commercial Automobile Insurance Manual (excluding Taxis) with effective dates of October 1, 2001 and subsequent. **The approval includes a transition to the ISO Public Vehicle Class Plan for the bus classifications and the adoption of the 2001 private passenger territory configuration for all classifications.** The stipulation results in an overall rate change of 2.6% broken down by vehicle type as follows:

Limousines/Car Service	24.2%
School/Church Buses	9.9%
Other Buses	12.8%
Van Pools	18.0%
Subtotal Public Vehicles	7.4%
Grand Total All Classes	2.6%

Enclosed with this Notice is the documentation necessary for the implementation of the October 1, 2001 rate change. It includes a summary of substantive issues, as well as Schedule 107 and Rate pages. Note that since the approved rate change impacts only the public vehicles, only pages affecting these classifications are included. These pages should be inserted into the current manual reflecting rates effective October 1, 2000. Finally, as the adoption of the 2001 territory configuration required modification of one garage territory relativity, pages for this classification are also included.

Please be advised that this Notice is being furnished only to the Commercial Liaison for each Servicing Carrier. Each Servicing Carrier is responsible for making sure that the appropriate individuals are made aware of the information contained within this Notice. Please note that this Notice as well as the Schedule 107 and the Rate Section is available for viewing at CAR's website at www.commauto.com.

Questions concerning the implementation of the 2001 CAR Commercial rate may be addressed to CAR's Actuarial or Underwriting Departments.

Pamela Wallace
Director of Data Quality Services

1. **Commission Schedule**

Commissions to be paid in conjunction with the CAR Commercial Rate are as follows:

Limousine/Car Service	5.24%
All Other Buses and Van Pools	9.58%

For all other vehicle types the commission rate remains at 9.58%, and for taxis the commission rate remains at 5.35%.

2. **CAR Commercial Automobile Insurance Manual Rules**

A. **Rule Revisions**

There are no Rule revisions as a result of this rate change.

B. **Statistical Impacts**

There are no statistical changes as a result of this rate change.

3. **Experience Rating Plan**

The CAR Experience Rating Plan updated to encompass the third and final year of the transition for the development of the taxi expected loss ratio will be distributed under separate cover as soon as it becomes available. Taxi policies eligible for experience rating issued prior to the distribution of the Experience Rating Plan should include endorsement MM 99 23 - Rate Modification.

For all other vehicle types, including buses, limousine, car service and van pools, there are no changes to the Experience Rating Plan effective 10/01/00.

4. **Rate Implementation**

A. **Territory Schedule**

The **2001 territory configuration** is to be used for **all classifications** on policies effective 10/01/01 and subsequent.

B. **Schedule 107 and 10/01/01 Rate Section**

1. **Public Vehicle Types**

a. **Limousine/Car Service**

Schedule 107-4 and the Public Vehicle Rate Section contain all of the information necessary for the calculation of limousine and car service rates.

a. **Limousine/Car Service (cont'd)**

Rates are developed by multiplying the 10/01/00 rates by the factors shown on page 1 of Schedule 107-4. Increased limits factors are not changing and are found in the Bodily Injury Table 3 and Property Damage Table 1 column 5 in the Rate Section of the Manual. U1 and U2 premiums are fixed amounts as shown in Schedule 107-4 with additional limits and premiums for U1 and U2 coverage found in the Rate Section. Finally, Medical Payments Tables are shown in the Rate Section for limousine and car service vehicles on page R-108.

The factor for the calculation of Physical Damage premium is changed to 1.65 for limousine and car service vehicles.

b. Public Buses

A transition to the ISO Public Vehicle Class Plan has been approved for public bus classifications effective 10/01/01 and subsequent. Schedule 107-5 and the Rate Section contain all the information necessary for the calculation of rates for these vehicles. Separate base rates are shown for fleet and non-fleet Church and School Buses, Social Service and Bus NOC, and for Other Buses. Primary and secondary rating factors are found in the classification tables of the rate section.

Increased limits factors are found in the Bodily Injury Table 1 and Property Damage Table 1 column 1 in the Rate Section of the Manual. U1 and U2 premiums are fixed amounts as shown in Schedule 107-5 for public buses. Additional limits and premiums for U1 and U2 are found in the Rate section. Medical Payments premiums are fixed amounts found in the Rate section.

The method for the calculation of physical damage premiums for public buses is described on page R-100 in the Rate section.

c. Van Pools

Schedule 107-6 and the Rate section contain all of the information necessary for the development of Van Pool rates. Base rates for Van Pools are calculated by multiplying the 10/01/00 base rates by the factors shown on pages 1 and 2 of Schedule 107-6.

Increased limits factors are not changing and are found in the Bodily Injury Table 1 and Property Damage Table 1 column 1 in the Rate Section of the Manual. U1 and U2 and Medical Payments premiums are fixed amounts as shown in Schedule 107-6 and in the Rate Section.

d. Van Pools (cont'd)

Physical Damage rates for Van Pools are calculated by multiplying the 10/01/00 physical damage rates by the factors shown on page 4 of Schedule 107-6.

2. Garages – Rates per Plate

With the adoption of the 2001 Territory configuration it has become necessary to slightly modify the territory relativities for the garage rates per plate. It should be noted that the change to relativities only impacts territory 11, with all other factors and components remaining unchanged. Schedule 107-7 and the Garage Rate Section contain all of the information for the calculation of rates on a per plate basis for garage risks. Formulas used for the calculation of liability rates remain unchanged from the 10/01/00 methodology.

COMMONWEALTH AUTOMOBILE REINSURERS

SCHEDULE 107 Rating Components

Effective October 1, 2001

Printed and Distributed by

**Commonwealth Automobile Reinsurers
100 Summer Street, Boston, MA 02110**

(617) 338-4000

FAX: (617) 338-5422 TTY: (617) 880-7848

www.commauto.com

Commonwealth Automobile Reinsurers

2000 CAR
Schedule 107-1
Page 1

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 & 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)}.

Commonwealth Automobile Reinsurers

2000 CAR
Schedule 107-1
Page 2

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**

2000 CAR
Schedule 107-1
Page 4

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**

2000 CAR
Schedule 107-1
Page 8

(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)

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)	Increased Limits Factor (Form 100)	Final Base Rates*** Fleet Non-Fleet	
A-1 & 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
A-1**											
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, Basic**											
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) = $\{[(1) \times (3) \times (4A) + (5)] \times (8)\} / (6)$.

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

Commonwealth Automobile Reinsurers

2000 CAR
Schedule 107-2
Page 2

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)	Non-Fleet	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	Loss	Relativity	(100K)		by Territory *	
Pure Prem	Pure Prem	Pure Prem	(100K)	Fleet	Non-Fleet	Fleet	Non-Fleet
(Form 100)	(Form 100)	(Form 100)					
Collision	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
Limited Collision	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
Comprehensive	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***

2000 CAR
Schedule 107-2
Page 5

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

2000 CAR
Schedule 107-2
Page 7

- (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) Waiver Charges = { [(1) / Variable Expense Ratio] x
{ \$X Selected Waiver of Deductible Relativity to \$500 Deductible Losses* }
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

2000 CAR
Schedule 107-2
Page 8

- (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

2000 CAR
Schedule 107-2
Page 9

- (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

2000 CAR
Schedule 107-2
Page 10

- (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

Taxicabs

Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates***
<u>A-1 & B**</u>	3382.16		696.03	0.9637	1.00	
Territory:						
1		0.5965				2816
2		0.5965				2816
3		0.5965				2816
4		0.5965				2816
5		0.5965				2816
6		0.5965				2816
7		0.5965				2816
8		0.5965				2816
9		0.9944				4212
10		0.9944				4212
11		0.9944				4212
12		0.9944				4212
13		1.2100				4969
14		1.2100				4969
15		1.2100				4969
16		1.2100				4969
17-26		1.0644				4458
27		0.5965				2816
<u>A-1**</u>						
Territory:						
1						2166
2						2166
3						2166
4						2166
5						2166
6						2166
7						2166
8						2166
9						3239
10						3239
11						3239
12						3239
13						3821
14						3821
15						3821
16						3821
17-26						3428
27						2166
<u>B. Basic**</u>						
Territory:						
1						650
2						650
3						650
4						650
5						650
6						650
7						650
8						650
9						973
10						973
11						973
12						973
13						1148
14						1148
15						1148
16						1148
17-26						1030
27						650

* (4) = 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: 76.9% of Combined rates (Form 110).
 B: 23.1% of Combined rates (Form 110).
 *** (6) = {[(1) x (2) + (3)] x (5) / (4)}.

Commonwealth Automobile Reinsurers

2000 CAR
Schedule 107-3
Page 2

Taxicabs

Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor*	(5) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates**
<u>A-2</u>						
Territory:	919.78		173.31	0.9637		
1		0.5965				749
2		0.5965				749
3		0.5965				749
4		0.5965				749
5		0.5965				749
6		0.5965				749
7		0.5965				749
8		0.5965				749
9		0.9944				1129
10		0.9944				1129
11		0.9944				1129
12		0.9944				1129
13		1.2100				1335
14		1.2100				1335
15		1.2100				1335
16		1.2100				1335
17-26		1.0644				1196
27		0.5965				749
<u>PDL, Basic</u>	1575.57		201.96	0.9313		
Territory:						
1		0.5965				1226
2		0.5965				1226
3		0.5965				1226
4		0.5965				1226
5		0.5965				1226
6		0.5965				1226
7		0.5965				1226
8		0.5965				1226
9		0.9944				1899
10		0.9944				1899
11		0.9944				1899
12		0.9944				1899
13		1.2100				2264
14		1.2100				2264
15		1.2100				2264
16		1.2100				2264
17-26		1.0644				2018
27		0.5965				1226

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

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

Commonwealth Automobile Reinsurers

Taxicabs

Liability Coverages for Which Rates do not Vary by Territory

	<u>Coverage U</u>	
	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured*</u>
20/40	113	0
20/50	115	1
25/50	118	4
35/80	126	13
50/100	132	22
100/300	145	46
250/500	189	120

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

Commonwealth Automobile Reinsurers

Limousines and Car Service
Liability Coverages for Which Rates Vary by Territory

	2000 Base Rates				2001 Factors				2001 Base Rates			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	A-1	A-2	B (20/40)	PDL	A-1	A-2	B (20/40)	PDL	A-1	A-2	B (20/40)	PDL
Territory:												
1	550	96	98	259	1.3000	1.3000	1.3000	1.3000	715	125	127	337
2	550	96	98	259	1.3000	1.3000	1.3000	1.3000	715	125	127	337
3	550	96	98	259	1.3000	1.3000	1.3000	1.3000	715	125	127	337
4	550	96	98	259	1.3000	1.3000	1.3000	1.3000	715	125	127	337
5	550	96	98	259	1.3000	1.3000	1.3000	1.3000	715	125	127	337
6	550	96	98	259	1.3000	1.3000	1.3000	1.3000	715	125	127	337
7	550	96	98	259	1.3000	1.3000	1.3000	1.3000	715	125	127	337
8	550	96	98	259	1.3000	1.3000	1.3000	1.3000	715	125	127	337
9	558	98	99	264	1.2814	1.2755	1.2828	1.2765	715	125	127	337
10	558	98	99	264	1.3000	1.3000	1.3000	1.3000	725	127	129	343
11	636	112	115	305	1.1399	1.1339	1.1217	1.1245	725	127	129	343
12	636	112	115	305	1.3000	1.3000	1.3000	1.3000	827	146	150	397
13	636	112	115	305	1.3000	1.3000	1.3000	1.3000	827	146	150	397
14	636	112	115	305	1.3000	1.3000	1.3000	1.3000	827	146	150	397
15	778	139	139	376	1.0630	1.0504	1.0791	1.0559	827	146	150	397
16	778	139	139	376	1.3000	1.3000	1.3000	1.3000	1011	181	181	489
17-26	858	154	154	417	1.3000	1.3000	1.3000	1.3000	1115	200	200	542
27	550	96	98	259	1.3000	1.3000	1.3000	1.3000	715	125	127	337

(9) = (1) x (5)
(10) = (2) x (6)
(11) = (3) x (7)
(12) = (4) x (8)

Commonwealth Automobile Reinsurers

Limousines and Car Service

Liability Coverages for Which Rates do not Vary by Territory

	Coverage U	
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured*</u>
20/40	8	0
20/50	9	1
25/50	10	9
35/80	11	22
50/100	12	34
100/300	13	71
250/500	14	124
500/500	20	367

* U-2 rates are based on 100% of the 1998 Private Passenger U-2 rates, adjusted for Commercial profit and commission.

Public Buses
Liability Coverages for Which Rates Vary by Territory

Church and School Buses

A-1 (20/40)

	<u>Fleet Base Rates</u>	<u>Non-Fleet Base Rates</u>
Territory:		
1, 2, 27	240	234
3	294	248
4	294	295
5	331	305
6	329	334
7	321	351
8	321	384
9	452	399
10, 11	452	438
12-16	468	498
17-26	993	1058

A-2

Territory:		
1, 2, 27	35	46
3	44	52
4	44	60
5	50	62
6	50	67
7	47	70
8	47	76
9	66	81
10, 11	66	90
12-16	70	101
17-26	149	218

PDL

Territory:		
1, 2, 27	229	194
3	279	202
4	279	241
5	312	247
6	311	271
7	304	283
8	304	309
9	423	320
10, 11	423	351
12-16	438	397
17-26	923	830

B (20/40)

Territory:		
1, 2, 27	160	121
3	158	105
4	158	125
5	159	111
6	158	122
7	159	112
8	159	122
9	168	111
10, 11	168	121
12-16	159	122
17-26	158	122

Public Buses
Liability Coverages for Which Rates Vary by Territory

Social Service and Bus N.O.C

A-1 (20/40)

	<u>Fleet Base Rates</u>	<u>Non-Fleet Base Rates</u>
Territory:		
1, 2, 27	313	305
3	326	317
4	386	358
5	433	378
6	433	433
7	419	446
8	419	497
9	447	568
10, 11	508	568
12-16	609	644
17-26	1288	1363

A-2

Territory:		
1, 2, 27	47	61
3	48	64
4	57	74
5	66	76
6	66	87
7	62	89
8	62	99
9	66	116
10, 11	75	116
12-16	91	132
17-26	193	281

PDL

Territory:		
1, 2, 27	367	310
3	379	316
4	449	358
5	500	376
6	500	431
7	486	440
8	486	491
9	513	559
10, 11	584	559
12-16	699	630
17-26	1465	1310

B (20/40)

Territory:		
1, 2, 27	208	158
3	175	139
4	207	158
5	207	138
6	207	157
7	207	141
8	207	157
9	181	157
10, 11	206	157
12-16	205	157
17-26	204	156

Commonwealth Automobile Reinsurers
Public Buses
Liability Coverages for Which Rates Vary by Territory
Other Buses

A-1 (20/40)		<u>Base Rates</u>
Territory:		
1 - 4, 27		288
5 - 6		402
7 - 16		535
17 - 26		535
 A-2		
Territory:		
1 - 4, 27		145
5 - 6		204
7 - 16		271
17 - 26		271
 PDL		
Territory:		
1 - 4, 27		215
5 - 6		300
7 - 16		342
17 - 26		342
 B (20/40)		
Territory:		
1 - 4, 27		124
5 - 6		124
7 - 16		137
17 - 26		137

Commonwealth Automobile Reinsurers

Public Buses

Liability Coverages for Which Rates do not Vary by Territory

	Coverage U	
	<u>U-1</u> <u>Uninsured</u>	<u>U-2</u> <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.

Van Pools
Liability Coverages for Which Rates Vary by Territory

Fleet

	(1) (2) (3) (4)				(5) (6) (7) (8)				(9) (10) (11) (12)			
	----- 2000 Base Rates -----				----- 2001 Factors -----				----- 2001 Base Rates -----			
	A-1	A-2	B (20/40)	PDL	A-1	A-2	B (20/40)	PDL	A-1	A-2	B (20/40)	PDL
Territory:												
1	177	5	57	264	1.1850	1.1850	1.1850	1.1850	210	6	68	313
2	195	5	65	287	1.1850	1.1850	1.1850	1.1850	231	6	77	340
3	195	5	65	287	1.1850	1.1850	1.1850	1.1850	231	6	77	340
4	236	7	78	346	1.0790	1.0790	1.0790	1.0790	255	8	84	373
5	270	8	92	393	1.1389	1.1380	1.1380	1.1380	308	9	105	447
6	293	8	100	427	1.1850	1.1850	1.1850	1.1850	347	9	119	506
7	328	8	112	478	1.1652	1.1652	1.1652	1.1652	382	9	131	557
8	349	10	120	505	1.1850	1.1850	1.1850	1.1850	414	12	142	598
9	357	11	122	516	1.1850	1.1850	1.1850	1.1850	423	13	145	611
10	379	11	129	549	1.1850	1.1850	1.1850	1.1850	449	13	153	651
11	415	11	143	596	1.1850	1.1850	1.1850	1.1850	492	13	169	706
12	413	11	142	598	1.1850	1.1850	1.1850	1.1850	489	13	168	709
13	456	12	156	654	1.1850	1.1850	1.1850	1.1850	540	14	185	775
14	446	13	152	641	1.1850	1.1850	1.1850	1.1850	529	15	180	760
15	502	14	173	723	1.1563	1.1563	1.1563	1.1563	580	16	200	836
16	554	15	189	796	1.1850	1.1850	1.1850	1.1850	656	18	224	943
17-26	762	21	265	1088	1.1850	1.1850	1.1850	1.1850	903	25	314	1289
27	177	5	57	264	1.1850	1.1850	1.1850	1.1850	210	6	68	313

(9) = (1) x (5)
 (10) = (2) x (6)
 (11) = (3) x (7)
 (12) = (4) x (8)

Commonwealth Automobile Reinsurers

Van Pools
Liability Coverages for Which Rates Vary by Territory

Non-Fleet

	2000 Base Rates				2001 Factors				2001 Base Rates			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	A-1	A-2	B (20/40)	PDL	A-1	A-2	B (20/40)	PDL	A-1	A-2	B (20/40)	PDL
Territory:												
1	259	20	70	327	1.1850	1.1850	1.1850	1.1850	307	24	83	387
2	238	19	64	300	1.1850	1.1850	1.1850	1.1850	282	23	76	356
3	277	21	75	343	1.1283	1.1283	1.1283	1.1283	313	24	85	387
4	323	25	88	397	1.1195	1.1195	1.1195	1.1195	362	28	99	444
5	364	29	101	447	1.1544	1.1544	1.1544	1.1544	420	33	117	516
6	373	29	102	459	1.1850	1.1850	1.1850	1.1850	442	34	121	544
7	444	34	122	544	1.0974	1.0974	1.0974	1.0974	487	37	134	597
8	462	35	127	562	1.1850	1.1850	1.1850	1.1850	547	41	150	666
9	491	38	135	597	1.1850	1.1850	1.1850	1.1850	582	45	160	707
10	547	44	151	663	1.1704	1.1704	1.1704	1.1704	640	51	177	776
11	492	38	136	595	1.1850	1.1850	1.1850	1.1850	583	45	161	705
12	584	46	161	707	1.0976	1.0976	1.0976	1.0976	641	50	177	776
13	559	45	154	673	1.1850	1.1850	1.1850	1.1850	662	53	182	798
14	644	51	178	774	1.1322	1.1322	1.1322	1.1322	729	58	202	876
15	642	52	179	772	1.1850	1.1850	1.1850	1.1850	761	62	212	915
16	704	57	195	848	1.1850	1.1850	1.1850	1.1850	834	68	231	1005
17-26	900	72	251	1078	1.1850	1.1850	1.1850	1.1850	1067	85	297	1277
27	259	20	70	327	1.1850	1.1850	1.1850	1.1850	307	24	83	387

(9) = (1) x (5)
 (10) = (2) x (6)
 (11) = (3) x (7)
 (12) = (4) x (8)

Commonwealth Automobile Reinsurers

Van Pools

Liability Coverages for Which Rates do not Vary by Territory

Coverage D

\$ 5,000	4
\$ 10,000	6

Coverage U

	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<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.

Van Pools
Physical Damage Rates

To calculate the 2001 Van Pool Physical Damage Rates, multiply the 2000 Van Pool Physical Damage Rates by the following factors:

<u>Territory</u>	<u>Collision</u>		<u>Comprehensive</u>	
	<u>Fleet</u>	<u>Non-Fleet</u>	<u>Fleet</u>	<u>Non-Fleet</u>
1	1.30	1.30	1.30	1.30
2	1.00	1.10	1.23	1.22
3	1.30	1.22	1.30	1.30
4	1.28	1.30	0.96	1.28
5	1.16	1.23	1.30	1.20
6	1.30	1.27	1.30	1.30
7	1.23	1.25	1.16	1.22
8	1.27	1.15	1.21	1.18
9	1.27	1.30	1.30	1.30
10	1.30	1.30	1.21	1.23
11	1.17	1.30	1.03	1.12
12	1.12	1.20	1.30	1.30
13	1.30	1.30	1.23	1.20
14	1.12	1.30	1.30	1.30
15	1.30	1.30	1.30	1.12
16	1.30	1.30	1.18	1.30
17-26	1.30	1.30	1.30	1.30
27	1.30	1.30	1.30	1.30

Commonwealth Automobile Reinsurers

Garages
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates***
<u>A-1 & B**</u>	482.95		57.11	0.9214	1.00	
Territory:						
1		0.5647				358
2		0.5714				361
3		0.6648				410
4		0.7322				446
5		0.6825				420
6		0.8571				511
7		0.8954				531
8		1.0050				589
9		1.1480				664
10		0.9209				545
11		1.1972				689
12		1.2394				712
13		1.2562				720
14		1.4818				839
15		1.5218				860
16		1.3077				747
17-26		3.3405				1813
27		0.5066				328
<u>A-1**</u>						
Territory:						
1						304
2						306
3						348
4						379
5						357
6						434
7						451
8						500
9						564
10						463
11						585
12						604
13						611
14						712
15						730
16						634
17-26						1539
27						278
<u>B. Basic**</u>						
Territory:						
1						54
2						55
3						62
4						67
5						63
6						77
7						80
8						89
9						100
10						82
11						104
12						108
13						109
14						127
15						130
16						113
17-26						274
27						50

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

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

A-1: 84.9% of Combined rates (Form 110).

B: 15.1% of Combined rates (Form 110).

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

Commonwealth Automobile Reinsurers

2001 CAR
Schedule 107-7
Page 2

Garages
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates**
<u>A-2</u>	43.84		11.18	0.9214		
Territory:						
1		0.5647				39
2		0.5714				39
3		0.6648				44
4		0.7322				47
5		0.6825				45
6		0.8571				53
7		0.8954				55
8		1.0050				60
9		1.1480				67
10		0.9209				56
11		1.1972				69
12		1.2394				71
13		1.2562				72
14		1.4818				83
15		1.5218				85
16		1.3077				74
17-26		3.3405				171
27		0.5066				36
<u>PDL, Basic</u>	431.79		28.07	0.8890		
Territory:						
1		0.5647				306
2		0.5714				309
3		0.6648				354
4		0.7322				387
5		0.6825				363
6		0.8571				448
7		0.8954				466
8		1.0050				520
9		1.1480				589
10		0.9209				479
11		1.1972				613
12		1.2394				634
13		1.2562				642
14		1.4818				751
15		1.5218				771
16		1.3077				667
17-26		3.3405				1654
27		0.5066				278

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

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

Commonwealth Automobile Reinsurers

Garages

Liability Coverages for Which Rates do not Vary by Territory

	<u>Coverage U</u>	
	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<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.