

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	Company Expense Pure Premiur (Form 100)	Fleet Variable Expense Factor* (Form 100)	Non-fleet Variable Expense Factor* (Form 100)	20/40 Increased Limits Factor (Form 100)	Fleet	Non-Fleet
A-1 & B**	344.89	313.11				42.72	0.9047	0.9047	1.00		
Territory:											
1			0.6365	1.0000	1.0000					290	268
2			0.7309	1.0000	1.0000					326	300
3			0.8090	1.0000	1.0000					356	327
4			0.8185	1.0000	1.0000					359	330
5			0.8360	1.0000	1.0000					366	337
6			0.9140	1.0000	1.0000					396	364
7			1.0432	1.0000	1.0000					445	408
8			1.0534	1.0000	1.0000					449	412
9			1.0201	1.0000	1.0000					436	400
10			1.2534	1.0000	1.0000					525	481
11			1.1800	1.0000	1.0000					497	456
12			1.4288	1.0000	1.0000					592	542
13			1.4000	1.0000	1.0000					581	532
14			1.4549	1.0000	1.0000					602	551
15			1.4150	1.0000	1.0000					587	537
16			2.1532	1.0000	1.0000					868	792
17-26			4.1498	1.0000	1.0000					1629	1483
27			0.5603	1.0000	1.0000					261	241
A-1**											
Territory:											
1										217	201
2										244	225
3										267	245
4										269	247
5										274	252
6										297	273
7										333	306
8										336	309
9										327	300
10										393	360
11										372	342
12										443	406
13										435	398
14										451	413
15										440	402
16										650	593
17-26										1220	1111
27										195	181
B. Basic**											
Territory:											
1										73	67
2										82	75
3										89	82
4										90	83
5										92	85
6										99	91
7										112	102
8										113	103
9										109	100
10										132	121
11										125	114
12										149	136
13										146	134
14										151	138
15										147	135
16										218	199
17-26										409	372
27										66	60

* (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: 74.9% of Combined rates (Form 110).
B: 25.1% of Combined rates (Form 110).

*** (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 Vary by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)	
	Fleet Average Loss	Non-Fleet Average Loss		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
A-2											
Territory:	28.53	69.66				7.10	0.9047	0.9047			
1			0.6365	1.0000	1.0000					28	57
2			0.7309	1.0000	1.0000					31	64
3			0.8090	1.0000	1.0000					33	70
4			0.8185	1.0000	1.0000					34	71
5			0.8360	1.0000	1.0000					34	72
6			0.9140	1.0000	1.0000					37	78
7			1.0432	1.0000	1.0000					41	88
8			1.0534	1.0000	1.0000					41	89
9			1.0201	1.0000	1.0000					40	86
10			1.2534	1.0000	1.0000					47	104
11			1.1800	1.0000	1.0000					45	99
12			1.4288	1.0000	1.0000					53	118
13			1.4000	1.0000	1.0000					52	116
14			1.4549	1.0000	1.0000					54	120
15			1.4150	1.0000	1.0000					52	117
16			2.1532	1.0000	1.0000					76	174
17-26			4.1498	1.0000	1.0000					139	327
27			0.5603	1.0000	1.0000					26	51
PDL Basic	246.67	231.07				29.11	0.8827	0.8827			
Territory:											
1			0.6365	1.0000	1.0000					211	200
2			0.7309	1.0000	1.0000					237	224
3			0.8090	1.0000	1.0000					259	245
4			0.8185	1.0000	1.0000					262	247
5			0.8360	1.0000	1.0000					267	252
6			0.9140	1.0000	1.0000					288	272
7			1.0432	1.0000	1.0000					324	306
8			1.0534	1.0000	1.0000					327	309
9			1.0201	1.0000	1.0000					318	300
10			1.2534	1.0000	1.0000					383	361
11			1.1800	1.0000	1.0000					363	342
12			1.4288	1.0000	1.0000					432	407
13			1.4000	1.0000	1.0000					424	399
14			1.4549	1.0000	1.0000					440	414
15			1.4150	1.0000	1.0000					428	403
16			2.1532	1.0000	1.0000					635	597
17-26			4.1498	1.0000	1.0000					1193	1119
27			0.5603	1.0000	1.0000					190	180

* (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	\$6	(From Form 110: rounded)
10,000	8	
15,000	10	
20,000	11	
25,000	13	

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	24	12	24
100/300	13	49	13	49
250/500	14	127	14	127
500/500	20	317	20	317

* 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 Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet	Non-Fleet	Loss Pure Premium by Territory *
Collision	439.65	518.72					
Territory:							
1			0.7606	1.0000	1.0000	334	395
2			0.7970	1.0000	1.0000	350	413
3			0.9218	1.0000	1.0000	405	478
4			0.9165	1.0000	1.0000	403	475
5			0.8690	1.0000	1.0000	382	451
6			0.9230	1.0000	1.0000	406	479
7			1.0888	1.0000	1.0000	479	565
8			1.0476	1.0000	1.0000	461	543
9			1.1742	1.0000	1.0000	516	609
10			1.0638	1.0000	1.0000	468	552
11			1.0063	1.0000	1.0000	442	522
12			1.2008	1.0000	1.0000	528	623
13			1.2401	1.0000	1.0000	545	643
14			1.1582	1.0000	1.0000	509	601
15			1.2131	1.0000	1.0000	533	629
16			0.9626	1.0000	1.0000	423	499
17-26			3.1950	1.0000	1.0000	1405	1657
27			0.6956	1.0000	1.0000	306	361
Limited Collision	45.15	45.15					
Territory:							
1			0.7606	1.0000	1.0000	34	34
2			0.7970	1.0000	1.0000	36	36
3			0.9218	1.0000	1.0000	42	42
4			0.9165	1.0000	1.0000	41	41
5			0.8690	1.0000	1.0000	39	39
6			0.9230	1.0000	1.0000	42	42
7			1.0888	1.0000	1.0000	49	49
8			1.0476	1.0000	1.0000	47	47
9			1.1742	1.0000	1.0000	53	53
10			1.0638	1.0000	1.0000	48	48
11			1.0063	1.0000	1.0000	45	45
12			1.2008	1.0000	1.0000	54	54
13			1.2401	1.0000	1.0000	56	56
14			1.1582	1.0000	1.0000	52	52
15			1.2131	1.0000	1.0000	55	55
16			0.9626	1.0000	1.0000	43	43
17-26			3.1950	1.0000	1.0000	144	144
27			0.6956	1.0000	1.0000	31	31
Comprehensive	99.63	131.89					
Territory:							
1			0.8108	1.0000	1.0000	81	107
2			0.8211	1.0000	1.0000	82	108
3			0.8977	1.0000	1.0000	89	118
4			0.9100	1.0000	1.0000	91	120
5			0.9197	1.0000	1.0000	92	121
6			0.9568	1.0000	1.0000	95	126
7			1.0175	1.0000	1.0000	101	134
8			1.1212	1.0000	1.0000	112	148
9			0.9727	1.0000	1.0000	97	128
10			1.0361	1.0000	1.0000	103	137
11			1.1033	1.0000	1.0000	110	146
12			1.0907	1.0000	1.0000	109	144
13			1.0468	1.0000	1.0000	104	138
14			1.2902	1.0000	1.0000	129	170
15			1.3374	1.0000	1.0000	133	176
16			1.1951	1.0000	1.0000	119	158
17-26			3.1039	1.0000	1.0000	309	409
27			0.7276	1.0000	1.0000	72	96

* (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***

Cost New	Symbol Code	<u>COLLISION</u>								
		Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.520	0.520	0.520	0.520	0.484	0.484	0.468	0.432	0.374
4,501 - 6,000	02	0.710	0.710	0.710	0.710	0.660	0.660	0.639	0.589	0.511
6,001 - 8,000	03	0.810	0.810	0.810	0.810	0.753	0.753	0.729	0.672	0.583
8,001 - 10,000	04	0.830	0.830	0.830	0.830	0.772	0.772	0.747	0.689	0.598
10,001 - 15,000	05	1.000	1.000	1.000	1.000	0.930	0.930	0.900	0.830	0.720
15,001 - 20,000	06	1.050	1.050	1.050	1.050	0.977	0.977	0.945	0.872	0.756
20,001 - 25,000	07	1.080	1.080	1.080	1.080	1.004	1.004	0.972	0.896	0.778
25,001 - 40,000	08	1.150	1.150	1.150	1.150	1.070	1.070	1.035	0.955	0.828
40,001 - 65,000	10	1.660	1.660	1.660	1.660	1.544	1.544	1.494	1.378	1.195
65,001 - 90,000	11	1.780	1.780	1.780	1.780	1.655	1.655	1.602	1.477	1.282
90,001 and Over	12	1.860	1.860	1.860	1.860	1.730	1.730	1.674	1.544	1.339

<u>LIMITED COLLISION</u>										
0 - 4,500	01	0.520	0.520	0.520	0.520	0.484	0.484	0.468	0.432	0.374
4,501 - 6,000	02	0.710	0.710	0.710	0.710	0.660	0.660	0.639	0.589	0.511
6,001 - 8,000	03	0.810	0.810	0.810	0.810	0.753	0.753	0.729	0.672	0.583
8,001 - 10,000	04	0.830	0.830	0.830	0.830	0.772	0.772	0.747	0.689	0.598
10,001 - 15,000	05	1.000	1.000	1.000	1.000	0.930	0.930	0.900	0.830	0.720
15,001 - 20,000	06	1.050	1.050	1.050	1.050	0.977	0.977	0.945	0.872	0.756
20,001 - 25,000	07	1.080	1.080	1.080	1.080	1.004	1.004	0.972	0.896	0.778
25,001 - 40,000	08	1.150	1.150	1.150	1.150	1.070	1.070	1.035	0.955	0.828
40,001 - 65,000	10	1.660	1.660	1.660	1.660	1.544	1.544	1.494	1.378	1.195
65,001 - 90,000	11	1.780	1.780	1.780	1.780	1.655	1.655	1.602	1.477	1.282
90,001 and Over	12	1.860	1.860	1.860	1.860	1.730	1.730	1.674	1.544	1.339

<u>COMPREHENSIVE</u>										
0 - 4,500	01	0.580	0.580	0.580	0.580	0.574	0.574	0.574	0.522	0.487
4,501 - 6,000	02	0.610	0.610	0.610	0.610	0.604	0.604	0.604	0.549	0.512
6,001 - 8,000	03	0.670	0.670	0.670	0.670	0.663	0.663	0.663	0.603	0.563
8,001 - 10,000	04	0.910	0.910	0.910	0.910	0.901	0.901	0.901	0.819	0.764
10,001 - 15,000	05	1.000	1.000	1.000	1.000	0.990	0.990	0.990	0.900	0.840
15,001 - 20,000	06	1.060	1.060	1.060	1.060	1.049	1.049	1.049	0.954	0.890
20,001 - 25,000	07	1.100	1.100	1.100	1.100	1.089	1.089	1.089	0.990	0.924
25,001 - 40,000	08	1.200	1.200	1.200	1.200	1.188	1.188	1.188	1.080	1.008
40,001 - 65,000	10	1.650	1.650	1.650	1.650	1.634	1.634	1.634	1.485	1.386
65,001 - 90,000	11	2.700	2.700	2.700	2.700	2.673	2.673	2.673	2.430	2.268
90,001 and Over	12	3.550	3.550	3.550	3.550	3.515	3.515	3.515	3.195	2.982

* 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	1.070	1.040
500	1.000	1.000
1000	0.850	0.930
2000	0.650	0.850

COMPANY EXPENSES

<u>Coverage</u>	<u>Company Expense Pure Premium (Form 100)</u>
Collision	54.79
Limited Collision	3.87
Comprehensive	19.56

VARIABLE EXPENSES

<u>Coverage</u>	<u>Fleet Variable Expense Factor* (Form 100)</u>	<u>Non-Fleet Variable Expense Factor* (Form 100)</u>
Collision	0.8787	0.8787
Limited Collision	0.8787	0.8787
Comprehensive	0.8787	0.8787

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

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**Private Passenger Types
Collision Waiver of Deductible Charges**

(1A) Fleet: Average \$500 deductible Collision pure premium,
[Form 100, {(7) x (8) x (8A)}] 522.44

(1B) Non-Fleet: Average \$500 deductible Collision pure premium,
[Form 100, {(7) x (8) x (8A)}] 642.50

(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	23	40	61
Non-Fleet:	18	28	49	75

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)}] 522.44
- (1B) Non-Fleet: Average \$500 deductible Collision pure premium,
[Form 100, {(7) x (8) x (8A)}] 642.50
- (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	42
2	36	44
3	42	51
4	41	51
5	39	48
6	42	51
7	49	61
8	47	58
9	53	65
10	48	59
11	45	56
12	54	67
13	56	69
14	52	64
15	55	67
16	43	53
17 - 26	144	178
27	31	39

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

- (1A) Fleet: Average \$500 deductible Limited Collision pure premium,
[Form 100, {(7) x (8) x (8A)}] 51.38
- (1B) Non-Fleet: Average \$500 deductible Limited Collision pure premium,
[Form 100, {(7) x (8) x (8A)}] 51.38
- (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	3	3
2	4	4
3	4	4
4	4	4
5	4	4
6	4	4
7	5	5
8	5	5
9	5	5
10	5	5
11	4	4
12	5	5
13	6	6
14	5	5
15	5	5
16	4	4
17 - 26	14	14
27	3	3

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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)}] 125.08
- (1B) Non-Fleet: Average \$500 deductible Comprehensive pure premium,
[Form 100, {(7) x (8) x (8A)}] 174.74
- (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) }

* Calculated from Section 102, Exhibit 4, Page 1.

\$300 Deductible Buyback Charges		
Territory	Fleet	Non Fleet
1	5	7
2	5	7
3	6	8
4	6	8
5	6	8
6	6	9
7	7	9
8	7	10
9	6	9
10	7	9
11	7	10
12	7	10
13	7	9
14	8	12
15	9	12
16	8	11
17 - 26	20	28
27	5	7