

October1, 2002 CAR Commercial Rate Implementation

1. Commission Schedule

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

Taxi	5.88%
Limousine/Car Service	4.47%
All Other	9.86%

2. CAR Commercial Automobile Insurance Manual
Manual Rules

A. Rule Revisions

Modification of Rule 64, Towing and Labor to reflect a maximum limit of liability of \$100 per disablement has been filed with the Division of Insurance and will be distributed under separate cover upon its approval.

B. Statistical Impacts

Statistical Codes to identify the \$100 towing coverage may be found by accessing the Commercial Statistical Plan found on CAR's website.

3. Experience Rating Plan

The CAR Experience Rating Plan updated to reflect factors and components as a result of the 10-01-02 rate change will be distributed under separate cover as soon as it becomes available. Policies eligible for experience rating issued prior to the distribution of the Experience Rating Plan should include endorsement MM 99 23 - Rate Modification.

4. Rate Implementation

A. Territory Schedule

The 2001 territory configuration is to be used for policies effective 10-01-02 and subsequent.

B. Increased Limit Factors

There are no changes to increased limit factors for policies effective 10-01-02 and subsequent.

C. Schedule 107 and 10-01-02 Rate Section

1. Trucks, Tractors, Trailers

Schedule 107-1 and the TTT Rate Section contain all of the information necessary for the calculation of rates for vehicles classified as Truck, Tractor, or Trailer. Formulas used for the calculation of these rates for both liability and physical damage coverage remain unchanged from the 10-01-01 methodology.

October 1, 2002 Commercial Rate Implementation
Trucks, Tractors, Trailers con't.

Medical Payments, U1 and U2 premiums are fixed amounts as shown in Schedule 107-1, with additional limits and premiums for U1 and U2 coverage found in the Rate Section.

Primary and Secondary rating factors remain unchanged.

Collision premiums for Truck-Tractors and Vehicles Used in Dumping Operations are developed by applying a factor of 1.5 times the corresponding Truck Collision premium.

\$500 Deductible Fire, Theft and CAC premiums are developed by applying a factor of .64 to the corresponding \$500 Deductible Comprehensive premium. Calculation of the \$300 Deductible Fire, Theft and CAC premium follows the same procedure as for \$300 Deductible Comprehensive coverage, including a minimum \$5.00 buyback charge.

Zone Rates, Trailer Interchange, and Long Distance Physical Damage are developed by applying a factor of 1.076 times the 10-01-01 rates.

2. Private Passenger Types

Schedule 107-2 and the PPT Rate Section contain all of the information necessary for the calculation of rates for vehicles classified as Private Passenger Fleet, and those miscellaneous vehicle classifications with base rates derived from the Private Passenger Non-Fleet type. Private Passenger Non-Fleet vehicles (739100) will continue to be rated using the Servicing Carriers voluntary filed rate. Formulas used for the calculation of these rates for both liability and physical damage remain unchanged from the 10-01-01 methodology.

Medical Payments, U1 and U2 premiums are fixed amounts as shown in Schedule 107-2, with additional limits and premiums for U1 and U2 coverage found in the Rate Section.

\$300 Deductible Buyback charges for Collision, Limited Collision and Comprehensive are found in Schedule 107-2 and are reflected in the Rate Section.

3. Public Vehicle Types

a. Taxi and Limousine / Car Service

Schedules 107-3 and 107-4 and the Public Vehicle Rate Section contain all of the information necessary for the calculation of Taxi and Limousine / Car Service liability rates. Formulas used for the calculation of Taxi rates remain unchanged from the

October 1, 2002 Rate Implementation
Public Vehicle Types con't.

10-01-01 methodology. Base rates for vehicles classified as Taxi are shown in Schedule 107-3. Limousine/Car Service liability rates are found in Schedule 107-4 and are developed by multiplying the 10-01-01 rates by the factors displayed for A1, A2, B, and PDL coverages.

U1 and U2 premiums are fixed amounts as shown in Schedules 107-3 and 107-4 by classification, with additional limits and premiums for U1 and U2 coverage found in the Rate Section.

Separate Medical Payments Tables are shown in the Rate Section for Taxi and Limousine / Car Service.

The methodology for the calculation of Physical Damage premium remains unchanged from 10-01-01.

b. Public Buses and Van Pools

The 10-01-02 rate change provides for the second year of the transition to the ISO class plan by eliminating the separate liability base rates for fleet and non-fleet bus and van pool classifications.

Schedules 107-5 and 107-6 and the Rate Section contain all the information necessary for the calculation of rates for vehicles classified as Public Buses or Van Pools. Base rates for Public Buses are calculated by multiplying the 10-01-01 rates by the factors shown in Schedule 107-5 for each class category. 10-01-02 base rates for Van Pools are calculated by multiplying the 10-01-01 rates by the factors shown in Schedule 107-6. There are no changes to primary or secondary rating factors.

U1 and U2 premiums are fixed amounts as shown in Schedules 107-5 and 107-6 for Public Buses and Van Pools respectively. 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 calculation of physical damage premiums for Public Buses remains unchanged from the 10-01-01 methodology. Van Pool physical damage rates are shown in the Rate Section and are developed by applying a factor of .7290 to the 10-01-01 Collision rates and a factor of .9960 to the 10-01-01 Comprehensive rates. The \$300 deductible for Fire, Theft, CAC and Comprehensive coverages is subject to a \$5.00 minimum buyback charge.

4. Garage

a. Rates per Plate

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 10-01-01 methodology.

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Garage con't.

U1 and U2 premiums are fixed amounts as shown in Schedule 107-7.

Medical Payments premium is calculated in accordance with the procedure shown in the Rate Section.

Garagekeepers premiums and Dealer's Physical Damage premiums are shown in the Rate Section, and are developed by applying a factor of 1.034 to the 10-01-01 premiums.

b. Garage Operations Other Than Covered Autos

The calculation of premium on a Combined Single Limit, Aggregate basis for compulsory garage risks and for those garage risks for which a dealer or repair plate has not been issued, is contained in the Rate Section.

5. Special Types

The factors and rating procedures for Special Types remain unchanged and are found in the Rate Section.

COMMONWEALTH AUTOMOBILE REINSURERS

SCHEDULE 107 Rating Components

Effective October 1, 2002

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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*	Increased Limits Factor (Form 100)	Fleet	Non-Fleet
A-1 & B**	346.98					32.69	0.9047	1.00		
Territory:										
1		0.6102	0.9856	1.0100				267	273	
2		0.6944	0.9600	1.0309				292	311	
3		0.7799	0.9806	1.0153				329	340	
4		0.8359	0.9432	1.0430				339	371	
5		0.8712	0.9519	1.0399				354	384	
6		0.9269	0.9595	1.0295				377	402	
ber 1, 2002		1.0483	0.9501	1.0499				418	458	
8		1.2069	0.9691	1.0304				485	513	
9		1.1773	0.9487	1.0522				465	511	
10		1.1305	0.9800	1.0226				461	480	
11		1.3039	0.9603	1.0392				516	556	
12		1.3583	0.9364	1.0601				524	588	
13		1.4271	0.9674	1.0411				566	606	
14		1.4439	0.9334	1.0563				553	621	
15		1.5677	0.9474	1.0710				606	680	
16		1.6894	0.9474	1.0706				650	730	
17-26		4.0403	0.9308	1.0931				1478	1730	
27		0.5014	0.9247	1.0578				214	240	
A-1**										
Territory:										
1								211	215	
2								230	245	
3								260	268	
4								267	293	
5								279	303	
6								297	317	
7								330	361	
8								383	405	
9								367	403	
10								364	379	
11								407	439	
12								413	464	
13								447	478	
14								436	490	
15								478	537	
16								513	576	
17-26								1166	1365	
27								169	189	
B. Basic**										
Territory:										
1								56	58	
2								62	66	
3								69	72	
4								72	78	
5								75	81	
6								80	85	
7								88	97	
8								102	108	
9								98	108	
10								97	101	
11								109	117	
12								111	124	
13								119	128	
14								117	131	
15								128	143	
16								137	154	
17-26								312	365	
27								45	51	

* (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: 78.9% of Combined rates (Form 110).
B: 21.1% 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 (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet	Non-Fleet	Company Expense Pure Premium (Form 100)	Variable Expense Factor*	Increased Limits Factor (Form 100)	Fleet	Non-Fleet
<u>A-2</u>										
Territory:	13.97				1.47	0.9047				
1		0.6102	0.9856	1.0100				11	11	
2		0.6944	0.9600	1.0309				12	13	
ber 1, 2002		0.7799	0.9806	1.0153				13	14	
4		0.8359	0.9432	1.0430				14	15	
5		0.8712	0.9519	1.0399				14	16	
6		0.9269	0.9595	1.0295				15	16	
7		1.0483	0.9501	1.0499				17	19	
8		1.2069	0.9691	1.0304				20	21	
9		1.1773	0.9487	1.0522				19	21	
10		1.1305	0.9800	1.0226				19	19	
11		1.3039	0.9603	1.0392				21	23	
12		1.3583	0.9364	1.0601				21	24	
13		1.4271	0.9674	1.0411				23	25	
14		1.4439	0.9334	1.0563				22	25	
15		1.5677	0.9474	1.0710				25	28	
16		1.6894	0.9474	1.0706				26	30	
17-26		4.0403	0.9308	1.0931				60	70	
27		0.5014	0.9247	1.0578				9	10	
<u>PDL Basic</u>	303.97				32.5	0.8827				
Territory:										
1		0.6102	0.9856	1.0100				244	249	
2		0.6944	0.9600	1.0309				266	283	
3		0.7799	0.9806	1.0153				300	309	
4		0.8359	0.9432	1.0430				308	337	
5		0.8712	0.9519	1.0399				322	349	
6		0.9269	0.9595	1.0295				343	365	
7		1.0483	0.9501	1.0499				380	416	
8		1.2069	0.9691	1.0304				440	465	
9		1.1773	0.9487	1.0522				421	463	
10		1.1305	0.9800	1.0226				418	435	
11		1.3039	0.9603	1.0392				468	503	
12		1.3583	0.9364	1.0601				475	533	
13		1.4271	0.9674	1.0411				512	548	
14		1.4439	0.9334	1.0563				501	562	
15		1.5677	0.9474	1.0710				548	615	
16		1.6894	0.9474	1.0706				588	660	
17-26		4.0403	0.9308	1.0931				1332	1558	
27		0.5014	0.9247	1.0578				196	219	

* (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	\$3	(From Form 110: rounded)
10,000	5	

Coverage U

Effective October 1, 2002

	U-1	U-2
	<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	24
100/300	13	49
250/500	14	127
500/500	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
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
Collision	372.57					
Territory:						
1		0.7672	0.9035	1.0473	258	299
2		0.7777	1.0000	1.0000	290	290
3		0.8187	1.0000	1.0000	305	305
4		0.8379	0.9640	1.0199	301	318
5		0.9322	1.0000	1.0000	347	347
6		0.9385	0.9805	1.0113	343	354
7		1.0166	1.0000	1.0000	379	379
8		1.1377	1.0000	1.0000	424	424
9		1.0094	0.8980	1.0741	338	404
10		0.9921	0.8942	1.0873	331	402
11		1.0589	0.9841	1.0107	388	399
12		1.2505	1.0000	1.0000	466	466
13		1.2080	0.9322	1.0585	420	476
14		1.1630	0.8765	1.0785	380	467
15		1.0801	0.9470	1.0445	381	420
16		1.4748	1.0000	1.0000	549	549
17-26		3.0293	0.8551	1.1331	965	1279
27		0.7401	1.0000	1.0000	276	276
Comprehensive	171.86					
Territory:						
1		0.7792	0.9648	1.0183	129	136
2		0.8266	0.9883	1.0065	140	143
3		0.8332	0.9831	1.0096	141	145
4		0.8941	0.9912	1.0050	152	154
5		0.9045	0.9776	1.0139	152	158
6		1.0105	0.9819	1.0109	171	176
7		1.1010	0.9848	1.0115	186	191
8		1.1473	0.9685	1.0241	191	202
9		1.0751	0.9655	1.0251	178	189
10		1.0666	0.9862	1.0113	181	185
11		1.0582	0.9973	1.0019	181	182
12		1.0880	0.9550	1.0315	179	193
13		1.2311	0.9355	1.0572	198	224
14		1.2680	0.9460	1.0354	206	226
15		1.1305	0.9521	1.0423	185	203
16		1.3270	0.9593	1.0445	219	238
17-26		2.6424	0.9147	1.0800	415	490
27		0.6952	0.9855	1.0075	118	120

* (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.	\$372.57
(2) Company Expense Pure Premium for \$500 Collision.	\$36.58
(3) Variable Expense Factor	0.8787
(4) Statewide Average \$500 Collision Base Rate $\{[(1) + (2)] / (3)\}$	\$465.63
(5) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$33.53
(6) Company Expense Pure Premium for \$500 Limited Collision.	\$3.08
(7) Variable Expense Factor	0.8787
(8) Statewide Average \$500 Limited Collision Base Rate $\{[(5) + (6)] / (7)\}$	\$41.66
(9) $[(8) / (4)]$	8.9%

**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	0.378	0.360	0.324	0.230
4,501 - 6,000	02	0.525	0.500	0.450	0.320
6,001 - 8,000	03	0.756	0.720	0.648	0.461
8,001 - 10,000	04	0.851	0.810	0.729	0.518
10,001 - 15,000	05	1.050	1.000	0.900	0.640
15,001 - 20,000	06	1.260	1.200	1.080	0.768
20,001 - 25,000	07	1.355	1.290	1.161	0.826
25,000 - 40,000	08	1.491	1.420	1.278	0.909
40,001 - 65,000	10	2.100	2.000	1.800	1.280
65,001 - 90,000	11	2.342	2.230	2.007	1.427
90,001 & Over	12	2.352	2.240	2.016	1.434

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	0.400	0.400	0.380	0.288
4,501 - 6,000	02	0.510	0.510	0.485	0.367
6,001 - 8,000	03	0.670	0.670	0.637	0.482
8,001 - 10,000	04	0.840	0.840	0.798	0.605
10,001 - 15,000	05	1.000	1.000	0.950	0.720
15,001 - 20,000	06	1.200	1.200	1.140	0.864
20,001 - 25,000	07	1.220	1.220	1.159	0.878
25,000 - 40,000	08	1.250	1.250	1.188	0.900
40,001 - 65,000	10	1.440	1.440	1.368	1.037
65,001 - 90,000	11	1.570	1.570	1.492	1.130
90,001 & Over	12	1.900	1.900	1.805	1.368

* 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	1.090	1.030
500	1.000	1.000
1000	0.830	0.940
2000	0.610	0.880
3000	0.480	0.830
4000	0.390	0.800
5000	0.330	0.780

COMPANY EXPENSES

<u>Coverage</u>	Company Expense Pure Premium (Form 100)
Collision	36.58
Comprehensive	17.53

VARIABLE EXPENSES

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

* 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)) 409.37

(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	8	12	21	32	38	43	46
2	9	13	23	36	43	48	52
3	9	14	24	37	45	51	55
4	9	14	24	37	45	50	54
5	10	16	28	43	52	58	62
6	10	16	27	42	51	57	61
7	11	18	30	46	56	63	68
8	13	20	34	52	63	70	76
9	10	16	27	41	50	56	60
10	10	15	26	41	49	55	59
11	12	18	31	48	58	65	69
12	14	22	37	57	69	77	83
13	13	19	34	51	62	70	75
14	11	18	30	47	57	63	68
15	11	18	30	47	57	63	68
16	16	25	44	67	82	91	98
17-26	29	45	77	118	144	161	173
27	8	13	22	34	41	46	49

WAIVER CHARGES FOR NON-FLEET

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	9	14	24	37	45	50	54
2	9	13	23	36	43	48	52
3	9	14	24	37	45	51	55
4	10	15	25	39	47	53	57
5	10	16	28	43	52	58	62
6	11	16	28	43	53	59	63
7	11	18	30	46	56	63	68
8	13	20	34	52	63	70	76
9	12	19	32	50	60	67	72
10	12	19	32	49	60	67	72
11	12	18	32	49	59	66	71
12	14	22	37	57	69	77	83
13	14	22	38	58	71	79	85
14	14	22	37	57	70	78	84
15	13	19	34	52	63	70	75
16	16	25	44	67	82	91	98
17-26	38	59	102	157	190	213	229
27	8	13	22	34	41	46	49

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	0.030	223.36	5

* 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	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
<u>A-1 & B**</u>	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
<u>A-1**</u>											
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
<u>B. Basic**</u>											
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).

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

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

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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		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**	
	Pure Prem (Form 100)	Pure Prem (Form 100)	Relativity (100K)	Fleet	Non-Fleet					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 *	
				Fleet	Non-Fleet	Fleet	Non-Fleet
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

Cost New	Symbol Code	<u>LIMITED 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

Cost New	Symbol Code	<u>COMPREHENSIVE</u>								
		Age: 1	2	3	4	5	6	7	8	9
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).

Commonwealth Automobile Reinsurers

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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

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)}] 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

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>	3634.60		642.37	0.9445	1.00	
Territory:						
1		0.5760				2897
2		0.5760				2897
3		0.5760				2897
4		0.5760				2897
5		0.5760				2897
6		0.5760				2897
7		0.5760				2897
8		0.5760				2897
9		1.0748				4816
10		1.0748				4816
11		1.0748				4816
12		1.0748				4816
13		1.2788				5601
14		1.2788				5601
15		1.2788				5601
16		1.2788				5601
17-26		1.0246				4623
27		0.5760				2897
<u>A-1**</u>						
Territory:						
1						1996
2						1996
3						1996
4						1996
5						1996
6						1996
7						1996
8						1996
9						3318
10						3318
11						3318
12						3318
13						3859
14						3859
15						3859
16						3859
17-26						3185
27						1996
<u>B. Basic**</u>						
Territory:						
1						901
2						901
3						901
4						901
5						901
6						901
7						901
8						901
9						1498
10						1498
11						1498
12						1498
13						1742
14						1742
15						1742
16						1742
17-26						1438
27						901

* (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: 68.9% of Combined rates (Form 110).
 B: 31.1% of Combined rates (Form 110).
 *** (6) = {[(1) x (2) + (3)] x (5) / (4)}.

Commonwealth Automobile Reinsurers

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-2</u>						
Territory:	1040.89		164.11	0.9445		
1		0.5760				809
2		0.5760				809
3		0.5760				809
4		0.5760				809
5		0.5760				809
6		0.5760				809
7		0.5760				809
8		0.5760				809
9		1.0748				1358
10		1.0748				1358
11		1.0748				1358
12		1.0748				1358
13		1.2788				1583
14		1.2788				1583
15		1.2788				1583
16		1.2788				1583
17-26		1.0246				1303
27		0.5760				809
<u>PDL, Basic</u>	704.25		290.00	0.9225		
Territory:						
1		0.5760				754
2		0.5760				754
3		0.5760				754
4		0.5760				754
5		0.5760				754
6		0.5760				754
7		0.5760				754
8		0.5760				754
9		1.0748				1135
10		1.0748				1135
11		1.0748				1135
12		1.0748				1135
13		1.2788				1291
14		1.2788				1291
15		1.2788				1291
16		1.2788				1291
17-26		1.0246				1097
27		0.5760				754

* (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	157	0
20/50	160	1
25/50	163	4
35/80	175	14
50/100	184	23
100/300	201	47
250/500	262	122

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

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

	----- 2001 Base Rates -----				----- 2002 Factors -----				----- 2002 Base Rates -----			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	<u>A-1</u>	<u>A-2</u>	<u>B (20/40)</u>	<u>PDL</u>	<u>A-1</u>	<u>A-2</u>	<u>B (20/40)</u>	<u>PDL</u>	<u>A-1</u>	<u>A-2</u>	<u>B (20/40)</u>	<u>PDL</u>
Territory:												
1	715	125	127	337	1.2580	2.2840	1.2580	1.1020	899	286	160	371
2	715	125	127	337	1.2580	2.2840	1.2580	1.1020	899	286	160	371
3	715	125	127	337	1.2580	2.2840	1.2580	1.1020	899	286	160	371
4	715	125	127	337	1.2580	2.2840	1.2580	1.1020	899	286	160	371
5	715	125	127	337	1.2580	2.2840	1.2580	1.1020	899	286	160	371
6	715	125	127	337	1.2580	2.2840	1.2580	1.1020	899	286	160	371
7	715	125	127	337	1.2580	2.2840	1.2580	1.1020	899	286	160	371
8	715	125	127	337	1.2580	2.2840	1.2580	1.1020	899	286	160	371
9	715	125	127	337	1.2580	2.2840	1.2580	1.1020	899	286	160	371
10	725	127	129	343	1.2580	2.2840	1.2580	1.1020	912	290	162	378
11	725	127	129	343	1.2580	2.2840	1.2580	1.1020	912	290	162	378
12	827	146	150	397	1.2580	2.2840	1.2580	1.1020	1040	333	189	437
13	827	146	150	397	1.2580	2.2840	1.2580	1.1020	1040	333	189	437
14	827	146	150	397	1.2580	2.2840	1.2580	1.1020	1040	333	189	437
15	827	146	150	397	1.2580	2.2840	1.2580	1.1020	1040	333	189	437
16	1011	181	181	489	1.2580	2.2840	1.2580	1.1020	1272	413	228	539
17-26	1115	200	200	542	1.2580	2.2840	1.2580	1.1020	1403	457	252	597
27	715	125	127	337	1.2580	2.2840	1.2580	1.1020	899	286	160	371

(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

	<u>Coverage U</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	13
50/100	12	22
100/300	13	46
250/500	14	120
500/500	20	299

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

Commonwealth Automobile Reinsurers

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Public Buses
Liability Coverages for Which Rates Vary by Territory

Church and School Buses

A-1 (20/40)	2001		2002		2002
	<u>Fleet Base Rates</u>	<u>Non-Fleet Base Rates</u>	<u>Fleet Factors</u>	<u>Non-Fleet Factors</u>	<u>Base Rates</u>
Territory:					
1, 2, 27	240	234	1.292	1.325	310
3	294	248	1.105	1.310	325
4	294	295	1.333	1.329	392
5	331	305	1.218	1.321	403
6	329	334	1.340	1.320	441
7	321	351	1.402	1.282	450
8	321	384	1.380	1.154	443
9	452	399	1.168	1.323	528
10, 11	452	438	1.296	1.338	586
12-16	468	498	1.387	1.303	649
17-26	993	1058	1.397	1.311	1387
A-2					
Territory:					
1, 2, 27	35	46	2.000	1.522	70
3	44	52	1.955	1.654	86
4	44	60	2.000	1.467	88
5	50	62	1.980	1.597	99
6	50	67	2.020	1.507	101
7	47	70	2.106	1.414	99
8	47	76	2.064	1.276	97
9	66	81	1.985	1.617	131
10, 11	66	90	2.000	1.467	132
12-16	70	101	2.086	1.446	146
17-26	149	218	2.094	1.431	312
PDL					
Territory:					
1, 2, 27	229	194	0.882	1.041	202
3	279	202	0.746	1.030	208
4	279	241	0.907	1.050	253
5	312	247	0.821	1.036	256
6	311	271	0.916	1.052	285
7	304	283	1.026	1.102	312
8	304	309	1.082	1.065	329
9	423	320	0.787	1.041	333
10, 11	423	351	0.872	1.051	369
12-16	438	397	0.989	1.091	433
17-26	923	830	0.986	1.096	910
B (20/40)					
Territory:					
1, 2, 27	160	121	1.163	1.537	186
3	158	105	1.013	1.524	160
4	158	125	1.228	1.552	194
5	159	111	1.063	1.523	169
6	158	122	1.203	1.557	190
7	159	112	1.151	1.634	183
8	159	122	1.226	1.598	195
9	168	111	1.012	1.532	170
10, 11	168	121	1.113	1.545	187
12-16	159	122	1.233	1.607	196
17-26	158	122	1.253	1.623	198

Commonwealth Automobile Reinsurers

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Public Buses
Liability Coverages for Which Rates Vary by Territory

Social Service and Bus N.O.C

A-1 (20/40)	2001		2002		2002
	Fleet Base Rates	Non-Fleet Base Rates	Fleet Factors	Non-Fleet Factors	Base Rates
Territory:					
1, 2	313	305	1.335	1.370	418
3	326	317	1.322	1.360	431
4	386	358	1.244	1.341	480
5	433	378	1.152	1.320	499
6	433	433	1.381	1.381	598
7	419	446	1.489	1.399	624
8	419	497	1.439	1.213	603
9	447	568	1.400	1.102	626
10, 11	508	568	1.461	1.306	742
12-16	609	644	1.481	1.401	902
17-26	1288	1363	1.481	1.400	1908
27	313	305	1.316	1.351	412

A-2

Territory:	2001 Fleet Base Rates	2001 Non-Fleet Base Rates	2002 Fleet Factors	2002 Non-Fleet Factors	2002 Base Rates
1, 2	47	61	1.809	1.393	85
3	48	64	1.875	1.406	90
4	57	74	1.825	1.405	104
5	66	76	1.606	1.395	106
6	66	87	1.848	1.402	122
7	62	89	2.016	1.404	125
8	62	99	1.403	0.879	87
9	66	116	1.394	0.793	92
10, 11	75	116	1.400	0.905	105
12-16	91	132	2.033	1.402	185
17-26	193	281	2.036	1.399	393
27	47	61	1.809	1.393	85

PDL

Territory:	2001 Fleet Base Rates	2001 Non-Fleet Base Rates	2002 Fleet Factors	2002 Non-Fleet Factors	2002 Base Rates
1, 2	367	310	0.992	1.174	364
3	379	316	0.987	1.184	374
4	449	358	0.967	1.212	434
5	500	376	0.942	1.253	471
6	500	431	1.002	1.162	501
7	486	440	1.025	1.132	498
8	486	491	1.082	1.071	526
9	513	559	1.123	1.030	576
10, 11	584	559	1.053	1.100	615
12-16	699	630	1.023	1.135	715
17-26	1465	1310	1.018	1.139	1492
27	367	310	0.992	1.174	364

B (20/40)

Territory:	2001 Fleet Base Rates	2001 Non-Fleet Base Rates	2002 Fleet Factors	2002 Non-Fleet Factors	2002 Base Rates
1, 2	208	158	1.038	1.367	216
3	175	139	1.086	1.367	190
4	207	158	1.029	1.348	213
5	207	138	0.879	1.319	182
6	207	157	1.053	1.389	218
7	207	141	0.952	1.397	197
8	207	157	1.440	1.898	298
9	181	157	1.398	1.611	253
10, 11	206	157	1.461	1.917	301
12-16	205	157	1.073	1.401	220
17-26	204	156	1.069	1.397	218
27	208	158	1.024	1.348	213

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

A-1 (20/40)	2001 <u>Base Rates</u>	2002 <u>Factors</u>	2002 <u>Base Rates</u>
Territory:			
1 - 4, 27	288	1.292	372
5 - 6	402	1.291	519
7 - 16	535	1.290	690
17 - 26	535	1.290	690
A-2			
Territory:			
1 - 4, 27	145	1.290	187
5 - 6	204	1.289	263
7 - 16	271	1.292	350
17 - 26	271	1.292	350
PDL			
Territory:			
1 - 4, 27	215	1.288	277
5 - 6	300	1.290	387
7 - 16	342	1.289	441
17 - 26	342	1.289	441
B (20/40)			
Territory:			
1 - 4, 27	124	1.290	160
5 - 6	124	1.290	160
7 - 16	137	1.292	177
17 - 26	137	1.292	177

Commonwealth Automobile Reinsurers
Public Buses
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	24
100/300	13	49
250/500	14	127
500/500	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

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Van Pools
Liability Coverages for Which Rates Vary by Territory

A-1 (20/40)	2001		2002		2002
	<u>Fleet Base Rates</u>	<u>Non-Fleet Base Rates</u>	<u>Fleet Factors</u>	<u>Non-Fleet Factors</u>	<u>Base Rates</u>
Territory:					
1,27	210	307	2.067	1.414	434
2	231	282	1.727	1.415	399
3	231	313	1.913	1.412	442
4	255	362	1.525	1.075	389
5	308	420	1.526	1.119	470
6	347	442	1.801	1.414	625
7	382	487	1.804	1.415	689
8	414	547	1.510	1.143	625
9	423	582	1.939	1.409	820
10	449	640	2.004	1.406	900
11	492	583	1.526	1.288	751
12	489	641	1.511	1.153	739
13	540	662	1.711	1.396	924
14	529	729	1.505	1.092	796
15	580	761	1.505	1.147	873
16	656	834	1.498	1.179	983
17	903	1067	1.526	1.291	1378
18-22	903	1067	1.650	1.396	1490
23	903	1067	1.526	1.291	1378
24-26	903	1067	1.650	1.396	1490

A-2

Territory:					
1,27	6	24	12.667	3.167	76
2	6	23	12.000	3.130	72
3	6	24	12.667	3.167	76
4	8	28	3.250	0.929	26
5	9	33	3.333	0.909	30
6	9	34	11.889	3.147	107
7	9	37	13.000	3.162	117
8	12	41	3.333	0.976	40
9	13	45	10.923	3.156	142
10	13	51	12.385	3.157	161
11	13	45	3.308	0.956	43
12	13	50	3.308	0.860	43
13	14	53	11.929	3.151	167
14	15	58	3.333	0.862	50
15	16	62	3.313	0.855	53
16	18	68	3.278	0.868	59
17	25	85	3.320	0.976	83
18-22	25	85	10.720	3.153	268
23	25	85	3.320	0.976	83
24-26	25	85	10.720	3.153	268

PDL

Territory:					
1,27	313	387	1.323	1.070	414
2	340	356	1.121	1.070	381
3	340	387	1.218	1.070	414
4	373	444	1.070	0.899	399
5	447	516	1.069	0.926	478
6	506	544	1.150	1.070	582
7	557	597	1.147	1.070	639
8	598	666	1.070	0.961	640
9	611	707	1.237	1.069	756
10	651	776	1.275	1.070	830
11	706	705	1.068	1.070	754
12	709	776	1.071	0.978	759
13	775	798	1.102	1.070	854
14	760	876	1.070	0.928	813
15	836	915	1.071	0.978	895
16	943	1005	1.070	1.004	1009
17	1289	1277	1.060	1.070	1366
18-22	1289	1277	1.060	1.070	1366
23	1289	1277	1.060	1.070	1366
24-26	1289	1277	1.060	1.070	1366

Commonwealth Automobile Reinsurers

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Van Pools
Liability Coverages for Which Rates Vary by Territory

B (20/40) Territory:	2001		2002		2002
	<u>Fleet Base Rates</u>	<u>Non-Fleet Base Rates</u>	<u>Fleet Factors</u>	<u>Non-Fleet Factors</u>	<u>Base Rates</u>
1,27	68	83	1.721	1.410	117
2	77	76	1.377	1.395	106
3	77	85	1.558	1.412	120
4	84	99	1.536	1.303	129
5	105	117	1.524	1.368	160
6	119	121	1.420	1.397	169
7	131	134	1.427	1.396	187
8	142	150	1.479	1.400	210
9	145	160	1.545	1.400	224
10	153	177	1.601	1.384	245
11	169	161	1.450	1.522	245
12	168	177	1.494	1.418	251
13	185	182	1.395	1.418	258
14	180	202	1.500	1.337	270
15	200	212	1.500	1.415	300
16	224	231	1.527	1.481	342
17	314	297	1.443	1.525	453
18-22	314	297	1.322	1.397	415
23	314	297	1.443	1.525	453
24-26	314	297	1.322	1.397	415

Commonwealth Automobile Reinsurers

**Van Pools
 Liability Coverages for Which Rates Do Not Vary by Territory**

Coverage D

\$ 5,000	3
\$ 10,000	5

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	24
100/300	13	49
250/500	14	127
500/500	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

**Van Pools
Physical Damage Rates**

To calculate the 2002 Van Pool Physical Damage Rates, multiply the 2001 Van Pool Physical Damage Rates by the following factors:

Collision	0.7290
Comprehensive	0.9960

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>	428.29		42.72	0.9047	1.00	
Territory:						
1		0.5082				288
2		0.5847				324
3		0.6789				369
4		0.6736				366
5		0.6942				376
6		0.7714				412
7		0.8946				471
8		1.0172				529
9		1.0332				536
10		1.0130				527
11		1.2527				640
12		1.1155				575
13		1.3818				701
14		1.4784				747
15		1.5179				766
16		1.2850				656
17-26		3.6746				1787
27		0.4559				263
<u>A-1**</u>						
Territory:						
1						230
2						258
3						294
4						292
5						300
6						328
7						375
8						422
9						427
10						420
11						510
12						458
13						559
14						595
15						611
16						523
17-26						1424
27						210
<u>B. Basic**</u>						
Territory:						
1						58
2						66
3						75
4						74
5						76
6						84
7						96
8						107
9						109
10						107
11						130
12						117
13						142
14						152
15						155
16						133
17-26						363
27						53

* (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: 79.7% of Combined rates (Form 110).
B: 20.3% of Combined rates (Form 110).

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

Commonwealth Automobile Reinsurers

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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>	51.24		7.10	0.9047		
Territory:						
1		0.5082				37
2		0.5847				41
3		0.6789				46
4		0.6736				46
5		0.6942				47
6		0.7714				52
7		0.8946				59
8		1.0172				65
9		1.0332				66
10		1.0130				65
11		1.2527				79
12		1.1155				71
13		1.3818				86
14		1.4784				92
15		1.5179				94
16		1.2850				81
17-26		3.6746				216
27		0.4559				34
<u>PDL, Basic</u>	522.10		29.11	0.8827		
Territory:						
1		0.5082				334
2		0.5847				379
3		0.6789				435
4		0.6736				431
5		0.6942				444
6		0.7714				489
7		0.8946				562
8		1.0172				635
9		1.0332				644
10		1.0130				632
11		1.2527				774
12		1.1155				693
13		1.3818				850
14		1.4784				907
15		1.5179				931
16		1.2850				793
17-26		3.6746				2206
27		0.4559				303

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission 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	24
100/300	13	49
250/500	14	127
500/500	20	317

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