

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)	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					Fleet	Non-Fleet
<u>A-1 & B**</u>	323.54	307.33				42.00	0.9089	0.9089	1.00		
Territory:											
1			0.5971	1.0000	1.0000					259	248
2			0.7518	1.0000	1.0000					314	300
3			0.8022	1.0000	1.0000					332	317
4			0.8453	1.0000	1.0000					347	332
5			0.8200	1.0000	1.0000					338	323
6			0.9250	1.0000	1.0000					375	359
7			1.0399	1.0000	1.0000					416	398
8			1.0316	1.0000	1.0000					413	395
9			1.0857	1.0000	1.0000					433	413
10			1.1365	1.0000	1.0000					451	430
11			1.1311	1.0000	1.0000					449	429
12			1.4232	1.0000	1.0000					553	527
13			1.3723	1.0000	1.0000					535	510
14			1.4652	1.0000	1.0000					568	542
15			1.4211	1.0000	1.0000					552	527
16			2.1789	1.0000	1.0000					822	783
17-26			4.4712	1.0000	1.0000					1638	1558
27			0.5475	1.0000	1.0000					241	231
<u>A-1**</u>											
Territory:											
1										191	183
2										232	221
3										245	234
4										256	245
5										249	238
6										277	265
7										307	294
8										305	292
9										320	305
10										333	317
11										331	317
12										408	389
13										395	376
14										419	400
15										407	389
16										607	578
17-26										1209	1150
27										178	170
<u>B. Basic**</u>											
Territory:											
1										68	65
2										82	79
3										87	83
4										91	87
5										89	85
6										98	94
7										109	104
8										108	103
9										113	108
10										118	113
11										118	112
12										145	138
13										140	134
14										149	142

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Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)	
	Fleet	Non-Fleet	Territory Relativity (100K)	Fleet/ Non-Fleet	Differential (100K)	Company	Fleet	Non-fleet	20/40	Final	
	Average Loss Pure Prem (Form 100)	Average Loss Pure Prem (Form 100)		Expense Pure Premium (Form 100)		Variable Expense Factor* (Form 100)	Variable Expense Factor* (Form 100)	Increased Limits Factor (Form 100)	Base Rates** Fleet	Non-Fleet	
<u>A-2</u>											
Territory:	18.00	54.71				8.28	0.9089	0.9089			
1			0.5971	1.0000	1.0000					21	45
2			0.7518	1.0000	1.0000					24	54
3			0.8022	1.0000	1.0000					25	57
4			0.8453	1.0000	1.0000					26	60
5			0.8200	1.0000	1.0000					25	58
6			0.9250	1.0000	1.0000					27	65
7			1.0399	1.0000	1.0000					30	72
8			1.0316	1.0000	1.0000					30	71
9			1.0857	1.0000	1.0000					31	74
10			1.1365	1.0000	1.0000					32	78
11			1.1311	1.0000	1.0000					32	77
12			1.4232	1.0000	1.0000					37	95
13			1.3723	1.0000	1.0000					36	92
14			1.4652	1.0000	1.0000					38	97
15			1.4211	1.0000	1.0000					37	95
16			2.1789	1.0000	1.0000					52	140
17-26			4.4712	1.0000	1.0000					98	278
27			0.5475	1.0000	1.0000					20	42
<u>PDL Basic</u>	224.08	213.11				30.62	0.8860	0.8860			
Territory:											
1			0.5971	1.0000	1.0000					186	178
2			0.7518	1.0000	1.0000					225	215
3			0.8022	1.0000	1.0000					237	228
4			0.8453	1.0000	1.0000					248	238
5			0.8200	1.0000	1.0000					242	232
6			0.9250	1.0000	1.0000					269	257
7			1.0399	1.0000	1.0000					298	285
8			1.0316	1.0000	1.0000					295	283
9			1.0857	1.0000	1.0000					309	296
10			1.1365	1.0000	1.0000					322	308
11			1.1311	1.0000	1.0000					321	307
12			1.4232	1.0000	1.0000					395	377
13			1.3723	1.0000	1.0000					382	365
14			1.4652	1.0000	1.0000					405	387
15			1.4211	1.0000	1.0000					394	376
16			2.1789	1.0000	1.0000					586	559
17-26			4.4712	1.0000	1.0000					1165	1110
27			0.5475	1.0000	1.0000					173	166

Commonwealth Automobile Reinsurers
Private Passenger Types
Liability Coverages for Which Rates Do Not Vary by Territory

Coverage D

\$5,000	\$5	(From Form 110: rounded)
10,000	7	
15,000	9	
20,000	10	
25,000	12	

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	7	0	7	0
20/50	8	1	8	1
25/50	9	4	9	4
35/80	10	14	10	14
50/100	11	23	11	23
100/300	12	49	12	49
250/500	13	129	13	129
500/500	16	330	16	330

* 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 Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Loss Pure Premium by Territory *	
	Average Loss Pure Prem (Form 100)	Average Loss Pure Prem (Form 100)		Fleet	Non-Fleet	Fleet	Non-Fleet
<u>Collision</u>	489.41	557.13					
Territory:							
1			0.7042	1.0000	1.0000	345	392
2			0.7996	1.0000	1.0000	391	445
3			0.9041	1.0000	1.0000	442	504
4			0.8898	1.0000	1.0000	435	496
5			0.8487	1.0000	1.0000	415	473
6			1.0094	1.0000	1.0000	494	562
7			0.9954	1.0000	1.0000	487	555
8			1.0421	1.0000	1.0000	510	581
9			1.2015	1.0000	1.0000	588	669
10			0.9574	1.0000	1.0000	469	533
11			1.0501	1.0000	1.0000	514	585
12			1.1863	1.0000	1.0000	581	661
13			1.2148	1.0000	1.0000	595	677
14			1.1724	1.0000	1.0000	574	653
15			1.2042	1.0000	1.0000	589	671
16			1.0588	1.0000	1.0000	518	590
17-26			3.5144	1.0000	1.0000	1720	1958
27			0.6848	1.0000	1.0000	335	382
<u>Limited Collision</u>	49.15	49.15					
Territory:							
1			0.7042	1.0000	1.0000	35	35
2			0.7996	1.0000	1.0000	39	39
3			0.9041	1.0000	1.0000	44	44
4			0.8898	1.0000	1.0000	44	44
5			0.8487	1.0000	1.0000	42	42
6			1.0094	1.0000	1.0000	50	50
7			0.9954	1.0000	1.0000	49	49
8			1.0421	1.0000	1.0000	51	51
9			1.2015	1.0000	1.0000	59	59
10			0.9574	1.0000	1.0000	47	47
11			1.0501	1.0000	1.0000	52	52
12			1.1863	1.0000	1.0000	58	58
13			1.2148	1.0000	1.0000	60	60
14			1.1724	1.0000	1.0000	58	58
15			1.2042	1.0000	1.0000	59	59
16			1.0588	1.0000	1.0000	52	52
17-26			3.5144	1.0000	1.0000	173	173
27			0.6848	1.0000	1.0000	34	34
<u>Comprehensive</u>	150.11	213.57					
Territory:							
1			0.8045	1.0000	1.0000	121	172

**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	0.541	0.530	0.530	0.530	0.530	0.530	0.472	0.440	0.366
4,501 - 6,000	02	0.714	0.700	0.700	0.700	0.700	0.700	0.623	0.581	0.483
6,001 - 8,000	03	0.836	0.820	0.820	0.820	0.820	0.820	0.730	0.681	0.566
8,001 - 10,000	04	0.867	0.850	0.850	0.850	0.850	0.850	0.757	0.706	0.587
10,001 - 15,000	05	1.020	1.000	1.000	1.000	1.000	1.000	0.890	0.830	0.690
15,001 - 20,000	06	1.122	1.100	1.100	1.100	1.100	1.100	0.979	0.913	0.759
20,001 - 25,000	07	1.132	1.110	1.110	1.110	1.110	1.110	0.988	0.921	0.766
25,001 - 40,000	08	1.255	1.230	1.230	1.230	1.230	1.230	1.095	1.021	0.849
40,001 - 65,000	10	1.683	1.650	1.650	1.650	1.650	1.650	1.469	1.370	1.139
65,001 - 90,000	11	1.836	1.800	1.800	1.800	1.800	1.800	1.602	1.494	1.242
90,001 and Over	12	1.897	1.860	1.860	1.860	1.860	1.860	1.655	1.544	1.283

Cost New	Symbol Code	<u>LIMITED COLLISION</u>								
		Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.541	0.530	0.530	0.530	0.530	0.530	0.472	0.440	0.366
4,501 - 6,000	02	0.714	0.700	0.700	0.700	0.700	0.700	0.623	0.581	0.483
6,001 - 8,000	03	0.836	0.820	0.820	0.820	0.820	0.820	0.730	0.681	0.566
8,001 - 10,000	04	0.867	0.850	0.850	0.850	0.850	0.850	0.757	0.706	0.587
10,001 - 15,000	05	1.020	1.000	1.000	1.000	1.000	1.000	0.890	0.830	0.690
15,001 - 20,000	06	1.122	1.100	1.100	1.100	1.100	1.100	0.979	0.913	0.759
20,001 - 25,000	07	1.132	1.110	1.110	1.110	1.110	1.110	0.988	0.921	0.766
25,001 - 40,000	08	1.255	1.230	1.230	1.230	1.230	1.230	1.095	1.021	0.849
40,001 - 65,000	10	1.683	1.650	1.650	1.650	1.650	1.650	1.469	1.370	1.139
65,001 - 90,000	11	1.836	1.800	1.800	1.800	1.800	1.800	1.602	1.494	1.242
90,001 and Over	12	1.897	1.860	1.860	1.860	1.860	1.860	1.655	1.544	1.283

Cost New	Symbol Code	<u>COMPREHENSIVE</u>								
		Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.600	0.600	0.600	0.600	0.594	0.588	0.582	0.576	0.534
4,501 - 6,000	02	0.630	0.630	0.630	0.630	0.624	0.617	0.611	0.605	0.561
6,001 - 8,000	03	0.710	0.710	0.710	0.710	0.703	0.696	0.689	0.682	0.632
8,001 - 10,000	04	0.910	0.910	0.910	0.910	0.901	0.892	0.883	0.874	0.810
10,001 - 15,000	05	1.000	1.000	1.000	1.000	0.990	0.980	0.970	0.960	0.890
15,001 - 20,000	06	1.070	1.070	1.070	1.070	1.059	1.049	1.038	1.027	0.952
20,001 - 25,000	07	1.080	1.080	1.080	1.080	1.069	1.058	1.048	1.037	0.961
25,001 - 40,000	08	1.120	1.120	1.120	1.120	1.109	1.098	1.086	1.075	0.997
40,001 - 65,000	10	1.650	1.650	1.650	1.650	1.634	1.617	1.601	1.584	1.469
65,001 - 90,000	11	2.560	2.560	2.560	2.560	2.534	2.509	2.483	2.458	2.278
90,001 and Over	12	3.380	3.380	3.380	3.380	3.346	3.312	3.279	3.245	3.008