

October1, 2003 CAR Commercial Rate Implementation

1. Commission Schedule
Commissions to be paid in conjunction with the CAR Commercial Rate are as follows:

Taxi	5.86%
Limousine/Car Service	3.72%
All Other	9.52%

2. CAR Commercial Automobile Insurance Manual
Manual Rules

- A. Rule Revisions

There are no Rule changes associated with this filing.

- B. Statistical Impacts

There are no statistical coding changes associated with this filing.

3. Experience Rating Plan

The CAR Experience Rating Plan updated to reflect factors and components as a result of the 10-01-03 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 2003 territory configuration is to be used for policies effective 10-01-03 and subsequent.

- B. Increased Limit Factors

Increased Limit Factors have been modified, and include the addition of a separate BI table for Van Pools, a separate BI table for Social Service, Other Bus, and NOC Bus classes, while Church and School Bus classes will continue to be rated using Table 1 for bodily injury. There is also a separate PDL table for van pools and all of the bus classes. These Tables are found in the Rate Section of CAR's Commercial Automobile Manual.

- C. Schedule 107 and 10-01-03 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 10-01-02 methodology.

October 1, 2003 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 Increased Limits Tables of 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 \$7.00 buyback charge.

Zone Rates, Trailer Interchange, and Long Distance Physical Damage are developed by applying a factor of 1.048 times the 10-01-02 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 10-01-02 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 Increased Limits Tables of 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 10-01-02 methodology.

October 1, 2003 Rate Implementation
Public Vehicle Types con't.

Base rates for vehicles classified as Taxi are shown in Schedule 107-3. Limousine/Car Service liability rates are found in Schedule 107-4 page 1, and are developed by multiplying the 10-01-02 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 Increased Limits Tables of 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 10-01-02.

b. Public Buses and Van Pools

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 and Van Pools are shown in Schedules 107-5 and 107-6 and are developed by multiplying the 10-01-02 rates by the factors displayed for A1, A2, B, and PDL coverages. 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 Increased Limits Section of 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 10-01-02 methodology. Van Pool physical damage rates are shown in the Rate Section and are developed by applying a factor of 1.0800 to the 10-01-02 Collision rates and a factor of 1.4750 to the 10-01-02 Comprehensive rates. The \$300 deductible for Fire, Theft, CAC and Comprehensive coverages is subject to a \$7.00 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 10-01-02 methodology.

October 1, 2003 Commercial Rate Implementation
Garage con't.

U1 and U2 premiums are fixed amounts as shown in Schedule 107-7. Additional limits and premiums for U1 and U2 are found in the Increased Limits Section of the Rate section.

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 1.222 to the 10-01-02 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, 2003

Printed and Distributed by

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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)	Non-Fleet	Company Expense Pure Premium (Form 100)	Variable Expense Factor* (Form 100)	20/40 Increased Limits Factor (Form 100)	Final Base Rates***	
			Fleet	Non-Fleet				Fleet	Non-Fleet
A-1 & B**	317.67				39.55	0.9089	1.00		
Territory:									
1		0.6069	0.9779	1.0172				251	259
2		0.6869	0.9908	1.0076				281	285
3		0.7703	0.9757	1.0196				306	318
4		0.8424	0.9723	1.0252				330	345
5		0.8871	0.9820	1.0147				348	358
6		0.9214	0.9824	1.0137				360	370
7		1.0031	0.9713	1.0289				384	404
8		1.2285	0.9854	1.0170				467	480
9		1.2143	0.9818	1.0189				460	476
10		1.0452	0.9811	1.0220				402	417
11		1.2240	0.9711	1.0305				459	484
12		1.3491	0.9719	1.0268				502	528
13		1.4259	0.9860	1.0183				535	551
14		1.4612	0.9597	1.0322				534	571
15		1.5716	0.9729	1.0348				578	612
16		1.7196	0.9934	1.0103				641	651
17-26		4.4443	0.9489	1.0712				1517	1707
27		0.5039	0.9671	1.0255				214	224
A-1**									
Territory:									
1								195	201
2								218	221
3								238	247
4								256	268
5								270	278
6								280	287
7								298	314
8								363	373
9								357	370
10								312	324
11								357	376
12								390	410
13								416	428
14								415	444
15								449	476
16								498	506
17-26								1179	1326
27								166	174
B. Basic**									
Territory:									
1								56	58
2								63	64
3								68	71
4								74	77
5								78	80
6								80	83
7								86	90
8								104	107
9								103	106
10								90	93
11								102	108
12								112	118
13								119	123
14								119	127
15								129	136
16								143	145
17-26								338	381
27								48	50

* (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: 77.7% of Combined rates (Form 110).

B: 22.3% 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)		Company Expense Pure Premium (Form 100)	Variable Expense Factor*	20/40 Increased Limits Factor (Form 100)	Final Base Rates**	
			Fleet	Non-Fleet		(Form 100)	(Form 100)	Fleet	Non-Fleet
<u>A-2</u>									
Territory:	14.38				1.51	0.9089			
1		0.6069	0.9779	1.0172				11	11
2		0.6869	0.9908	1.0076				12	13
3		0.7703	0.9757	1.0196				14	14
4		0.8424	0.9723	1.0252				15	15
5		0.8871	0.9820	1.0147				15	16
6		0.9214	0.9824	1.0137				16	16
7		1.0031	0.9713	1.0289				17	18
8		1.2285	0.9854	1.0170				21	21
9		1.2143	0.9818	1.0189				21	21
10		1.0452	0.9811	1.0220				18	19
11		1.2240	0.9711	1.0305				20	22
12		1.3491	0.9719	1.0268				22	24
13		1.4259	0.9860	1.0183				24	25
14		1.4612	0.9597	1.0322				24	26
15		1.5716	0.9729	1.0348				26	27
16		1.7196	0.9934	1.0103				29	29
17-26		4.4443	0.9489	1.0712				68	77
27		0.5039	0.9671	1.0255				9	10
<u>PDL Basic</u>									
Territory:	314.51				32.87	0.8860			
1		0.6069	0.9779	1.0172				248	256
2		0.6869	0.9908	1.0076				279	283
3		0.7703	0.9757	1.0196				304	316
4		0.8424	0.9723	1.0252				328	344
5		0.8871	0.9820	1.0147				346	357
6		0.9214	0.9824	1.0137				358	369
7		1.0031	0.9713	1.0289				383	403
8		1.2285	0.9854	1.0170				467	481
9		1.2143	0.9818	1.0189				460	476
10		1.0452	0.9811	1.0220				401	416
11		1.2240	0.9711	1.0305				459	485
12		1.3491	0.9719	1.0268				503	529
13		1.4259	0.9860	1.0183				536	553
14		1.4612	0.9597	1.0322				535	572
15		1.5716	0.9729	1.0348				580	614
16		1.7196	0.9934	1.0103				643	654
17-26		4.4443	0.9489	1.0712				1534	1727
27		0.5039	0.9671	1.0255				210	221

* (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	\$2	(From Form 110: rounded)
10,000	4	

Coverage U

	<u>Uninsured</u>	<u>U-2 Underinsured*</u>
20/40	7	0
20/50	8	1
25/50	9	4
35/80	10	14
50/100	11	23
100/300	12	49
250/500	13	129
500/500	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
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	405.13					
Territory:						
1		0.7623	0.9725	1.0146	300	313
2		0.7501	1.0000	1.0000	304	304
3		0.7908	0.9876	1.0074	316	323
4		0.8726	1.0000	1.0000	354	354
5		0.8986	0.9797	1.0130	357	369
6		0.9443	0.9347	1.0386	358	397
7		1.0246	0.9704	1.0228	403	425
8		1.1426	1.0000	1.0000	463	463
9		1.0351	0.8876	1.0903	372	457
10		0.9201	0.9522	1.0420	355	388
11		0.9629	1.0000	1.0000	390	390
12		1.2673	1.0000	1.0000	513	513
13		1.1252	0.9882	1.0099	450	460
14		1.2185	0.8958	1.0713	442	529
15		1.1070	1.0000	1.0000	448	448
16		1.3791	1.0000	1.0000	559	559
17-26		3.3322	0.9105	1.0858	1229	1466
27		0.7303	1.0000	1.0000	296	296
Comprehensive	235.34					
Territory:						
1		0.7857	0.9665	1.0194	179	188
2		0.8359	0.9755	1.0152	192	200
3		0.8159	0.9836	1.0099	189	194
4		0.8996	0.9784	1.0148	207	215
5		0.9275	0.9816	1.0122	214	221
6		1.0035	0.9755	1.0137	230	239
7		1.0356	0.9820	1.0141	239	247
8		1.1292	0.9805	1.0168	261	270
9		1.0992	0.9687	1.0258	251	265
10		0.9848	0.9995	1.0005	232	232
11		1.0065	0.9869	1.0093	234	239
12		1.1041	0.9558	1.0340	248	269
13		1.1080	0.9565	1.0374	249	271
14		1.3509	0.9819	1.0129	312	322
15		1.1291	0.9637	1.0318	256	274
16		1.4597	0.9602	1.0471	330	360
17-26		2.9067	0.9474	1.0506	648	719
27		0.6597	0.9731	1.0145	151	158

* (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.	\$405.13
(2) Company Expense Pure Premium for \$500 Collision.	\$40.55
(3) Variable Expense Factor	0.8832
(4) Statewide Average \$500 Collision Base Rate $\{[(1) + (2)] / (3)\}$	\$504.62
(5) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$36.46
(6) Company Expense Pure Premium for \$500 Limited Collision.	\$3.36
(7) Variable Expense Factor	0.8832
(8) Statewide Average \$500 Limited Collision Base Rate $\{[(5) + (6)] / (7)\}$	\$45.09
(9) $[(8) / (4)]$	8.9%

**Commonwealth Automobile Reinsurers
Trucks, Tractors, & Trailers
Rate Relativities by Age and Cost New***

COLLISION

<u>Cost New</u>	Symbol <u>Code</u>	<u>Age of Vehicle</u>			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.357	0.340	0.309	0.211
4,501 - 6,000	02	0.546	0.520	0.473	0.322
6,001 - 8,000	03	0.704	0.670	0.610	0.415
8,001 - 10,000	04	0.819	0.780	0.710	0.484
10,001 - 15,000	05	1.050	1.000	0.910	0.620
15,001 - 20,000	06	1.386	1.320	1.201	0.818
20,001 - 25,000	07	1.470	1.400	1.274	0.868
25,000 - 40,000	08	1.638	1.560	1.420	0.967
40,001 - 65,000	10	2.310	2.200	2.002	1.364
65,001 - 90,000	11	2.415	2.300	2.093	1.426
90,001 & Over	12	2.510	2.390	2.175	1.482

COMPREHENSIVE

<u>Cost New</u>	Symbol <u>Code</u>	<u>Age of Vehicle</u>			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.360	0.360	0.342	0.259
4,501 - 6,000	02	0.470	0.470	0.447	0.338
6,001 - 8,000	03	0.640	0.640	0.608	0.461
8,001 - 10,000	04	0.830	0.830	0.789	0.598
10,001 - 15,000	05	1.000	1.000	0.950	0.720
15,001 - 20,000	06	1.250	1.250	1.188	0.900
20,001 - 25,000	07	1.270	1.270	1.207	0.914
25,000 - 40,000	08	1.280	1.280	1.216	0.922
40,001 - 65,000	10	1.500	1.500	1.425	1.080
65,001 - 90,000	11	1.640	1.640	1.558	1.181
90,001 & Over	12	1.980	1.980	1.881	1.426

* 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	1.070	1.030
500	1.000	1.000
1000	0.860	0.950
2000	0.660	0.890
3000	0.530	0.850
4000	0.440	0.820
5000	0.380	0.800

COMPANY EXPENSES

<u>Coverage</u>	<u>Company Expense Pure Premium (Form 100)</u>
Collision	40.55
Comprehensive	17.59

VARIABLE EXPENSES

<u>Coverage</u>	<u>Variable Expense Factor* (Form 100)</u>
Collision	0.8832
Comprehensive	0.8832

* 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)) 473.81

(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	7	10	18	29	37	41	45
2	7	10	19	30	37	42	46
3	7	11	19	31	39	44	48
4	8	12	22	35	43	49	53
5	8	12	22	35	43	49	54
6	8	12	22	35	44	49	54
7	9	14	25	39	49	55	61
8	10	16	28	45	56	64	70
9	8	13	23	36	45	51	56
10	8	12	22	35	43	49	54
11	9	13	24	38	48	54	59
12	12	18	31	50	63	71	78
13	10	16	27	44	55	62	68
14	10	15	27	43	54	61	67
15	10	15	27	44	55	62	68
16	13	19	34	55	68	77	84
17-26	28	42	75	120	150	169	186
27	7	10	18	29	36	41	45

WAIVER CHARGES FOR NON-FLEET

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	7	11	19	31	38	43	47
2	7	10	19	30	37	42	46
3	7	11	20	32	39	44	49
4	8	12	22	35	43	49	53
5	8	13	22	36	45	51	56
6	9	14	24	39	48	55	60
7	10	15	26	42	52	58	64
8	10	16	28	45	56	64	70
9	10	16	28	45	56	63	69
10	9	13	24	38	47	53	59
11	9	13	24	38	48	54	59
12	12	18	31	50	63	71	78
13	10	16	28	45	56	63	69
14	12	18	32	52	64	73	80
15	10	15	27	44	55	62	68
16	13	19	34	55	68	77	84
17-26	33	50	89	144	179	202	221
27	7	10	18	29	36	41	45

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	299.47	7

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

** Form 100 Line (17)

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

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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 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	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-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

Commonwealth Automobile Reinsurers

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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

<u>LIMITED COLLISION</u>										
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

<u>COMPREHENSIVE</u>										
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

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>	3455.97		693.11	0.9433	1.00	
Territory:						
1		0.5617				2793
2		0.5617				2793
3		0.5617				2793
4		0.5617				2793
5		0.5617				2793
6		0.5617				2793
7		0.5617				2793
8		0.5617				2793
9		1.0453				4564
10		1.0453				4564
11		1.0453				4564
12		1.0453				4564
13		1.2870				5450
14		1.2870				5450
15		1.2870				5450
16		1.2870				5450
17-26		1.0380				4538
27		0.5617				2793
<u>A-1**</u>						
Territory:						
1						1969
2						1969
3						1969
4						1969
5						1969
6						1969
7						1969
8						1969
9						3218
10						3218
11						3218
12						3218
13						3842
14						3842
15						3842
16						3842
17-26						3199
27						1969
<u>B. Basic**</u>						
Territory:						
1						824
2						824
3						824
4						824
5						824
6						824
7						824
8						824
9						1346
10						1346
11						1346
12						1346
13						1608
14						1608
15						1608
16						1608
17-26						1339
27						824

* (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: 70.5% of Combined rates (Form 110).
 B: 29.5% of Combined rates (Form 110).
 *** (6) = {[(1) x (2) + (3)] x (5) / (4)}.

Commonwealth Automobile Reinsurers

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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:	1031.78		195.75	0.9433		
1		0.5617				822
2		0.5617				822
3		0.5617				822
4		0.5617				822
5		0.5617				822
6		0.5617				822
7		0.5617				822
8		0.5617				822
9		1.0453				1351
10		1.0453				1351
11		1.0453				1351
12		1.0453				1351
13		1.2870				1615
14		1.2870				1615
15		1.2870				1615
16		1.2870				1615
17-26		1.0380				1343
27		0.5617				822
<u>PDL, Basic</u>	1072.77		130.11	0.9204		
Territory:						
1		0.5617				796
2		0.5617				796
3		0.5617				796
4		0.5617				796
5		0.5617				796
6		0.5617				796
7		0.5617				796
8		0.5617				796
9		1.0453				1360
10		1.0453				1360
11		1.0453				1360
12		1.0453				1360
13		1.2870				1641
14		1.2870				1641
15		1.2870				1641
16		1.2870				1641
17-26		1.0380				1351
27		0.5617				796

* (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	175	0
20/50	179	1
25/50	182	4
35/80	194	13
50/100	203	22
100/300	224	47
250/500	266	124

* 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**

	----- 2002 Base Rates -----				----- 2003 Factors -----				----- 2003 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 - 9, 27	899	286	160	371	1.2358	1.2343	2.8438	0.5337	1111	353	455	198
10 - 11	912	290	162	378	1.2357	1.2345	2.8642	0.5291	1127	358	464	200
12	1040	333	189	437	1.1221	1.1141	2.5608	0.4737	1167	371	484	207
13 - 15	1040	333	189	437	1.2356	1.2372	2.8360	0.5355	1285	412	536	234
16	1272	413	228	539	1.2358	1.2349	2.8991	0.5232	1572	510	661	282
17-26	1403	457	252	597	1.2359	1.2363	2.9087	0.5209	1734	565	733	311

(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	7	0
20/50	8	1
25/50	9	4
35/80	10	13
50/100	11	21
100/300	12	46
250/500	13	120
500/500	16	309

* 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

	2002 Base Rates	2003 Factors	2003 Base Rates
A-1 (20/40)			
Territory:			
1, 2, 27	310	1.210	375
3	325	1.212	394
4	392	1.212	475
5	403	1.211	488
6	441	1.211	534
7	450	1.211	545
8	443	1.210	536
9	528	1.210	639
10, 11	586	1.212	710
12-16	649	1.211	786
17-26	1387	1.211	1680
A-2			
Territory:			
1, 2, 27	70	1.014	71
3	86	1.023	88
4	88	1.023	90
5	99	1.020	101
6	101	1.020	103
7	99	1.020	101
8	97	1.021	99
9	131	1.023	134
10, 11	132	1.023	135
12-16	146	1.021	149
17-26	312	1.022	319
PDL			
Territory:			
1, 2, 27	202	1.069	216
3	208	1.067	222
4	253	1.067	270
5	256	1.066	273
6	285	1.067	304
7	312	1.067	333
8	329	1.067	351
9	333	1.066	355
10, 11	369	1.068	394
12-16	433	1.067	462
17-26	910	1.067	971
B (20/40)			
Territory:			
1, 2, 27	186	1.210	225
3	160	1.213	194
4	194	1.211	235
5	169	1.213	205
6	190	1.211	230
7	183	1.213	222
8	195	1.210	236
9	170	1.212	206
10, 11	187	1.209	226
12-16	196	1.209	237
17-26	198	1.212	240

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

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Social Service and Bus N.O.C

A-1 (20/40)	2002 <u>Base Rates</u>	2003 <u>Factors</u>	2003 <u>Base Rates</u>
Territory:			
1, 2	418	1.141	477
3	431	1.142	492
4	480	1.142	548
5	499	1.140	569
6	598	1.140	682
7	624	1.141	712
8	603	1.141	688
9	626	1.141	714
10, 11	742	1.142	847
12-16	902	1.141	1029
17-26	1908	1.141	2177
27	412	1.141	470
A-2			
Territory:			
1, 2	85	1.141	97
3	90	1.144	103
4	104	1.144	119
5	106	1.142	121
6	122	1.139	139
7	125	1.144	143
8	87	1.138	99
9	92	1.141	105
10, 11	105	1.143	120
12-16	185	1.141	211
17-26	393	1.140	448
27	85	1.141	97
PDL			
Territory:			
1, 2	364	1.140	415
3	374	1.142	427
4	434	1.141	495
5	471	1.140	537
6	501	1.142	572
7	498	1.141	568
8	526	1.141	600
9	576	1.141	657
10, 11	615	1.141	702
12-16	715	1.141	816
17-26	1492	1.141	1702
27	364	1.140	415
B(20/40)			
Territory:			
1, 2	216	1.139	246
3	190	1.142	217
4	213	1.141	243
5	182	1.143	208
6	218	1.142	249
7	197	1.142	225
8	298	1.141	340
9	253	1.142	289
10, 11	301	1.140	343
12-16	220	1.141	251
17-26	218	1.142	249
27	213	1.141	243

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

A-1 (20/40)	<u>2002 Base Rates</u>	<u>2002 Factors</u>	<u>2003 Base Rates</u>
Territory:			
1 - 4, 27	372	1.296	482
5	519	0.929	482
6	519	1.295	672
7	690	0.974	672
8 - 26	690	1.296	894
 A-2			
Territory:			
1 - 4, 27	187	1.294	242
5	263	0.920	242
6	263	1.297	341
7	350	0.974	341
8 - 26	350	1.294	453
 PDL			
Territory:			
1 - 4, 27	277	1.296	359
5	387	0.928	359
6	387	1.295	501
7	441	1.136	501
8 - 26	441	1.295	571
 B (20/40)			
Territory:			
1 - 4, 27	160	1.294	207
5	160	1.294	207
6	160	1.294	207
7	177	1.169	207
8 - 26	177	1.294	229

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	7	0
20/50	8	1
25/50	9	4
35/80	10	14
50/100	11	23
100/300	12	49
250/500	13	129
500/500	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
Van Pools
Liability Coverages for Which Rates Vary by Territory

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A-1 (20/40)	2002 <u>Base Rates</u>	2003 <u>Factors</u>	2003 <u>Base Rates</u>
Territory:			
1	434	1.191	517
2	399	1.296	517
3	442	1.140	504
4	389	1.296	504
5	470	1.072	504
6	625	1.294	809
7	689	1.174	809
8	625	1.294	809
9	820	0.987	809
10	900	1.296	1166
11	751	1.296	973
12	739	1.295	957
13	924	1.295	1197
14	796	1.295	1031
15	873	1.296	1131
16	983	1.295	1273
17	1378	1.295	1785
18-22	1490	1.295	1930
23	1378	1.295	1785
24-26	1490	1.295	1930
27	434	1.295	562
A-2			
Territory:			
1	76	1.224	93
2	72	1.292	93
3	76	0.447	34
4	26	1.308	34
5	30	1.133	34
6	107	1.299	139
7	117	0.444	52
8	40	1.300	52
9	142	0.366	52
10	161	1.292	208
11	43	1.302	56
12	43	1.302	56
13	167	1.293	216
14	50	1.300	65
15	53	1.302	69
16	59	1.288	76
17	83	1.289	107
18-22	268	1.295	347
23	83	1.289	107
24-26	268	1.295	347
27	76	1.289	98

Commonwealth Automobile Reinsurers
Van Pools
Liability Coverages for Which Rates Vary by Territory

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PDL	2002 <u>Base Rates</u>	2003 <u>Factors</u>	2003 <u>Base Rates</u>
Territory:			
1	414	1.191	493
2	381	1.294	493
3	414	1.249	517
4	399	1.296	517
5	478	1.082	517
6	582	1.296	754
7	639	1.297	829
8	640	1.295	829
9	756	1.097	829
10	830	1.295	1075
11	754	1.294	976
12	759	1.295	983
13	854	1.295	1106
14	813	1.295	1053
15	895	1.295	1159
16	1009	1.295	1307
17	1366	1.295	1769
18 - 22	1366	1.295	1769
23	1366	1.295	1769
24 - 26	1366	1.295	1769
27	414	1.295	536
B (20/40)			
Territory:			
1	117	1.171	137
2	106	1.292	137
3	120	1.392	167
4	129	1.295	167
5	160	1.044	167
6	169	1.296	219
7	187	1.455	272
8	210	1.295	272
9	224	1.214	272
10	245	1.294	317
11	245	1.294	317
12	251	1.295	325
13	258	1.295	334
14	270	1.296	350
15	300	1.297	389
16	342	1.295	443
17	453	1.296	587
18-22	415	1.294	537
23	453	1.296	587
24-26	415	1.294	537
27	117	1.299	152

Commonwealth Automobile Reinsurers

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

Coverage D

\$ 5,000	2
\$ 10,000	4

Coverage U

	<u>U-1</u> <u>Uninsured</u>	<u>U-2</u> <u>Underinsured*</u>
20/40	7	0
20/50	8	1
25/50	9	4
35/80	10	14
50/100	11	23
100/300	12	49
250/500	13	129
500/500	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

**Van Pools
Physical Damage Rates**

To calculate the 2003 Van Pool Physical Damage Rates, multiply the 2002 Van Pool Physical Damage Rates by the following factors:

Collision	1.0800
Comprehensive	1.4750

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>	531.17		42.00	0.9089	1.00	
Territory:						
1		0.4581				314
2		0.5570				372
3		0.6889				449
4		0.6484				425
5		0.7085				460
6		0.7841				504
7		0.8304				532
8		0.9700				613
9		1.0003				631
10		1.0319				649
11		1.1274				705
12		1.0121				638
13		1.3779				851
14		1.5199				934
15		1.4962				921
16		1.4017				865
17-26		4.0420				2408
27		0.4103				286
<u>A-1**</u>						
Territory:						
1						241
2						285
3						344
4						326
5						353
6						387
7						408
8						470
9						484
10						498
11						541
12						489
13						653
14						716
15						706
16						663
17-26						1847
27						219
<u>B. Basic**</u>						
Territory:						
1						73
2						87
3						105
4						99
5						107
6						117
7						124
8						143
9						147
10						151
11						164
12						149
13						198
14						218
15						215
16						202
17-26						561
27						67

* (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: 76.7% of Combined rates (Form 110).
B: 23.3% 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**

<u>Coverage</u>	(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>	65.40		8.28	0.9089		
Territory:						
1		0.4581				42
2		0.5570				49
3		0.6889				59
4		0.6484				56
5		0.7085				60
6		0.7841				66
7		0.8304				69
8		0.9700				79
9		1.0003				81
10		1.0319				83
11		1.1274				90
12		1.0121				82
13		1.3779				108
14		1.5199				118
15		1.4962				117
16		1.4017				110
17-26		4.0420				300
27		0.4103				39
<u>PDL, Basic</u>	630.34		30.62	0.8860		
Territory:						
1		0.4581				360
2		0.5570				431
3		0.6889				525
4		0.6484				496
5		0.7085				539
6		0.7841				592
7		0.8304				625
8		0.9700				725
9		1.0003				746
10		1.0319				769
11		1.1274				837
12		1.0121				755
13		1.3779				1015
14		1.5199				1116
15		1.4962				1099
16		1.4017				1032
17-26		4.0420				2910
27		0.4103				326

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

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