

Commonwealth Automobile Reinsurers

Van Pools
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) Final Base Rates***
<u>A-1 & B**</u>	637.01		42.54	0.8044	
Territory:					
1		3.9999			3220
2		3.9999			3220
3		3.9999			3220
4		3.9999			3220
5		3.9999			3220
6		3.9999			3220
7		3.9999			3220
8		3.9999			3220
9		3.9999			3220
10		3.9999			3220
11		0.6395			559
12		0.7228			625
13		0.7132			618
14		0.8952			762
15		0.7643			658
16		0.9800			829
17		1.0369			874
18		1.2996			1082
19		1.4383			1192
20		1.6097			1328
<u>A-1**</u>					
Territory:					
1					2834
2					2834
3					2834
4					2834
5					2834
6					2834
7					2834
8					2834
9					2834
10					2834
11					492
12					550
13					544
14					671
15					579
16					730
17					769
18					952
19					1049
20					1169
<u>B. Basic**</u>					
Territory:					
1					386
2					386
3					386
4					386
5					386
6					386
7					386
8					386
9					386
10					386
11					67
12					75
13					74
14					91
15					79
16					99
17					105
18					130
19					143
20					159

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

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

A-1: 88.0%
B: 12.0%

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

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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) Final Base Rates**
<u>A-2</u>					
Territory:	43.41		2.01	0.8044	
1		3.9999			218
2		3.9999			218
3		3.9999			218
4		3.9999			218
5		3.9999			218
6		3.9999			218
7		3.9999			218
8		3.9999			218
9		3.9999			218
10		3.9999			218
11		0.6395			37
12		0.7228			42
13		0.7132			41
14		0.8952			51
15		0.7643			44
16		0.9800			55
17		1.0369			58
18		1.2996			73
19		1.4383			80
20		1.6097			89
<u>PDL Basic</u>	486.3		45.38	0.8275	
Territory:					
1		3.9999			2405
2		3.9999			2405
3		3.9999			2405
4		3.9999			2405
5		3.9999			2405
6		3.9999			2405
7		3.9999			2405
8		3.9999			2405
9		3.9999			2405
10		3.9999			2405
11		0.6395			431
12		0.7228			480
13		0.7132			474
14		0.8952			581
15		0.7643			504
16		0.9800			631
17		1.0369			664
18		1.2996			819
19		1.4383			900
20		1.6097			1001

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

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

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	4	0
20/50	5	1
25/50	6	3
35/80	7	11
50/100	8	18
100/300	9	42
250/500	10	122
500/500	12	307
500/1000	12	316

**Commonwealth Automobile Reinsurers
Van Pools
Physical Damage Loss Pure Premium by Territory**

2009 CAR
Schedule 107-7
Page 4

<u>Coverage</u>	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Loss Pure Premium by Territory *
<u>Collision</u>	533.96		
Territory:			
1		2.999	1601
2		2.999	1601
3		2.999	1601
4		2.999	1601
5		2.999	1601
6		2.999	1601
7		2.999	1601
8		2.999	1601
9		2.999	1601
10		2.999	1601
11		0.8766	468
12		0.8299	443
13		0.7686	410
14		0.8564	457
15		0.8503	454
16		1.0039	536
17		0.917	490
18		1.1668	623
19		1.1438	611
20		1.1026	589
<u>Comprehensive</u>	245.93		
Territory:			
1		2.616	645
2		2.616	645
3		2.616	645
4		2.616	645
5		2.616	645
6		2.616	645
7		2.616	645
8		2.616	645
9		2.616	645
10		2.616	645
11		0.9094	224
12		0.882	218
13		0.917	226
14		0.9338	230
15		0.8384	207
16		0.9718	240
17		1.0833	267
18		0.9987	246
19		1.0627	262
20		1.2731	314

Collision

* (3) = (1) x (2)

Comprehensive

* (3) = [(1) x (2)] / (Anti-Theft Off Balance Factor)

OTC Anti-Theft Off Balance Factor

0.997

**Commonwealth Automobile Reinsurers
 Van Pools
 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	0.332	0.310	0.282	0.180
4,501 - 6,000	02	0.503	0.470	0.428	0.273
6,001 - 8,000	03	0.642	0.600	0.546	0.348
8,001 - 10,000	04	0.749	0.700	0.637	0.406
10,001 - 15,000	05	1.070	1.000	0.910	0.580
15,001 - 20,000	06	1.466	1.370	1.247	0.795
20,001 - 25,000	07	1.626	1.520	1.383	0.882
25,000 - 40,000	08	1.840	1.720	1.565	0.998
40,001 - 65,000	10	2.408	2.250	2.048	1.305
65,001 - 90,000	11	2.686	2.510	2.284	1.456
90,001 & Over	12			(See Below)	

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	0.320	0.320	0.307	0.240
4,501 - 6,000	02	0.420	0.420	0.403	0.315
6,001 - 8,000	03	0.580	0.580	0.557	0.435
8,001 - 10,000	04	0.820	0.820	0.787	0.615
10,001 - 15,000	05	1.000	1.000	0.960	0.750
15,001 - 20,000	06	1.380	1.380	1.325	1.035
20,001 - 25,000	07	1.400	1.400	1.344	1.050
25,000 - 40,000	08	1.450	1.450	1.392	1.088
40,001 - 65,000	10	1.650	1.650	1.584	1.238
65,001 - 90,000	11	1.800	1.800	1.728	1.350
90,001 & Over	12			(See Below)	

Factors to determine charges are based on the original cost new for vehicles with costs in excess of \$90,000.
 For each \$1000 in excess of \$90,000 add the following factors to the \$65,000-\$90,000 age/symbol factor:

	<u>Collision</u>	<u>OTC</u>
Factor	0.025	0.007

For example, the collision age/symbol factor for a vehicle with a \$95,000 cost new (age class1) would be:

$$2.811 = 2.686 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

* Relative to Symbol 5 and Age 2,3 (Use TTT relativities)

**Commonwealth Automobile Reinsurers
 Van Pools
 Collision Waiver of Deductible Charges**

(1) Average \$500 deductible Collision pure premium,
 (Form 100, (7) x (8) x (8A))

648.29

(2) Waiver Charges = { [(1) x (Terr. 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

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	49	65	109	174	216	247	267
2	49	65	109	174	216	247	267
3	49	65	109	174	216	247	267
4	49	65	109	174	216	247	267
5	49	65	109	174	216	247	267
6	49	65	109	174	216	247	267
7	49	65	109	174	216	247	267
8	49	65	109	174	216	247	267
9	49	65	109	174	216	247	267
10	49	65	109	174	216	247	267
11	14	19	32	51	63	72	78
12	14	18	30	48	60	68	74
13	13	17	28	45	55	63	69
14	14	19	31	50	62	70	76
15	14	18	31	49	61	70	76
16	16	22	37	58	72	83	90
17	15	20	33	53	66	75	82
18	19	25	43	68	84	96	104
19	19	25	42	67	82	94	102
20	18	24	40	64	80	91	98

Commonwealth Automobile Reinsurers
Van Pools
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES (Section 102)
 (Same as Trucks)

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
300	1.070	1.030
500	1.000	1.000
1000	0.870	0.950
2000	0.680	0.900
3000	0.550	0.860
4000	0.470	0.830
5000	0.410	0.810

COMPANY EXPENSES

<u>Coverage</u>	Company Expense Pure Premium (Form 100)
Collision	61.74
Comprehensive	32.10

VARIABLE EXPENSES

<u>Coverage</u>	Variable Expense Factor* (Form 100)
Collision	0.8360
Comprehensive	0.8360

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

Commonwealth Automobile Reinsurers

**Van Pools
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	389.58	9

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

** Form 100 Line (18)

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