

CAR Commercial Rate – Proposed Rates Effective November 1, 2009
Implementation Procedures and Summary of Changes

Based on CAR's proposed rate filing, below is a description of procedures used to develop rates effective November 1, 2009, including a summary of the significant changes implemented this year. Modifications resulting from the Division of Insurance review of the proposed rates will be published upon approval of the filing as necessary.

1. Commission Schedule

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

<u>Classification</u>	<u>Percent of Written Premium</u>
Taxi	5.92%
Limousine	5.07%
Car Service	2.52%
All Other	10.56%

2. CAR Commercial Automobile Insurance Manual – Manual Rules

Rule changes associated with these rates will be filed separately at a later date. No statistical coding changes are anticipated with this filing.

3. Experience Rating Plan

The CAR Experience Rating Plan has been updated to reflect factors and components resulting from the proposed rate change and included in the filing. The Plan will be posted to CAR's website upon approval. 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 proposed territory definitions to be used for policies effective with this filing have been updated and are attached.

b. Increased Limits Factors

The proposed increased limits factors have been modified and are attached, including fixed rates for the U1 and U2 coverages.

c. Schedule 107 and Rates

i. Trucks, Tractors, and Trailers

Schedule 107-1 contains information necessary for the calculation of rates for vehicles classified as Truck, Tractor or Trailer. The methodology for the

calculation of these rates for both liability and physical damage remain unchanged. However, the primary and secondary rating factors have been updated and are attached. In addition, the following calculations should be noted:

- Collision premiums for Truck-Tractors and Vehicles Used in Dumping Operations are developed by applying a factor of 1.25 times the corresponding Truck Collision premium.
- Fire, Theft and CAC premiums for the \$500 deductible level are developed by applying a factor of 0.64 times the corresponding \$500 deductible Comprehensive premium.
- Calculation of the \$300 deductible Fire, Theft and CAC premium follows the same procedure, including a minimum \$6 buyback charge.
- Zone Rates, Trailer Interchange, and Long Distance Physical Damage rates unchanged.

ii. Private Passenger Types

Schedule 107-2 contains 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 (classification code 739100) will continue to be rated using the Servicing Carrier's voluntary filed rate. The methodology for the calculation of these rates for both liability and physical damage remain unchanged.

iii. Public Vehicle Types

• **Taxi**

Schedule 107-3 contains the information necessary for the calculation of Taxi liability rates. The methodology for the calculation of these rates remains unchanged. For Collision and Limited Collision rates charge five times the Private Passenger Type Collision or Limited Collision rate. For Comprehensive rates charge six times the Private Passenger Type rate

• **Limousine**

Schedule 107-4 contains the information necessary for the calculation of the Limousine liability rates. The methodology for the calculation of these rates has been modified to be consistent with that used for the major vehicle types. The Physical Damage rates are developed by applying a factor of 1.5 times the Private Passenger Type rates.

- **Car Service**

The proposed rates implement separate rating for the Car Service classification. Schedule 107-5 contains the information necessary for the calculation of the Car Service liability rates. The methodology for the calculation of these rates has been developed to be consistent with that used for the major vehicle types. The Physical Damage rates are developed by applying a factor of 1.5 times the Private Passenger Type rates.

- **Public Buses**

Schedule 107-6 contains the information necessary for the calculation of the Public Bus liability rates. The methodology for the calculation of these rates has been modified to be consistent with that used for the major vehicle types.

For Physical Damage, the methodology to calculate premiums remains unchanged. The factor used in calculating physical damage premiums has changed to 1.25 from 2.06.

- **Van Pools**

Schedule 107-7 contains the information necessary for the calculation of the Van Pool liability and physical damage rates. The methodology for the calculation of these rates has been modified to be consistent with that used for the major vehicle types.

- **Garages**

Schedule 107-8 contains the information necessary to calculate rates on a per plate basis for garage risks. The methodology for the calculation of the liability rates remains unchanged.

Garagekeepers premiums and Dealers Physical Damage premiums are developed by applying a factor of 0.996 to the rates effective October 1, 2003.

For 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 will be contained in the Rate Section, when available.

- **Special Types**

The factors and rating procedures for Special Types remain unchanged.

- **Motorcycles**

CAR has adopted the AIB commercial voluntary under 1% motorcycle rates with an effective date of October 13, 2008. Schedule 107-9 identifies the rates and rating factors.

COMMONWEALTH AUTOMOBILE REINSURERS

SCHEDULE 107 Rating Components

Effective November 1, 2009

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2009 CAR
Schedule 107-1
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Trucks, Tractors, and Trailers
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)		(4)	(5)	(6)	
	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* (Form 100)	Final Base Rates***	
			Fleet	Non-Fleet			Fleet	Non-Fleet
<u>A-1 & B**</u>	315.52				42.54	0.7637		
Territory:								
1		3.9999	0.9623	1.0955			1646	1866
2		3.9999	0.9623	1.0955			1646	1866
3		3.9999	0.9623	1.0955			1646	1866
4		3.9999	0.9623	1.0955			1646	1866
5		3.9999	0.9623	1.0955			1646	1866
6		3.9999	0.9623	1.0955			1646	1866
7		3.9999	0.9623	1.0955			1646	1866
8		3.9999	0.9623	1.0955			1646	1866
9		3.9999	0.9623	1.0955			1646	1866
10		3.9999	0.9623	1.0955			1646	1866
11		0.6863	0.9406	1.0717			322	360
12		0.7687	0.9795	1.0222			367	380
13		0.7498	0.9918	1.0076			363	368
14		0.8328	0.9397	1.0595			379	420
15		0.8442	0.9958	1.0043			403	406
16		0.9983	0.9889	1.0114			464	473
17		1.1640	0.9776	1.0260			526	549
18		1.3066	0.9377	1.0784			562	638
19		1.5711	0.9446	1.0622			669	745
20		1.7152	0.9754	1.0392			747	792
<u>A-1**</u>								
Territory:								
1							1448	1642
2							1448	1642
3							1448	1642
4							1448	1642
5							1448	1642
6							1448	1642
7							1448	1642
8							1448	1642
9							1448	1642
10							1448	1642
11							283	317
12							323	334
13							319	324
14							334	370
15							355	357
16							408	416
17							463	483
18							495	561
19							589	656
20							657	697
<u>B. Basic**</u>								
Territory:								
1							198	224
2							198	224
3							198	224
4							198	224
5							198	224
6							198	224
7							198	224
8							198	224
9							198	224
10							198	224
11							39	43
12							44	46
13							44	44
14							45	50
15							48	49
16							56	57
17							63	66
18							67	77
19							80	89
20							90	95

* (5) = 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 from Section 100A of CAR filing):

A-1: 88.0% of Combined rates.
B: 12.0% of Combined rates.

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

Commonwealth Automobile Reinsurers

**Trucks, Tractors, and Trailers
Liability Coverages for Which Rates Vary by Territory**

Coverage	(1)	(2)	(3)		(4)	(5)	(6)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Company Expense Pure Premium (Form 100)	Variable Expense Factor*	Final Base Rates**	
			Fleet	Non-Fleet			Fleet	Non-Fleet
<u>A-2</u>								
Territory:	16.83				2.01	0.7637		
1		3.9999	0.9623	1.0955			87	99
2		3.9999	0.9623	1.0955			87	99
3		3.9999	0.9623	1.0955			87	99
4		3.9999	0.9623	1.0955			87	99
5		3.9999	0.9623	1.0955			87	99
6		3.9999	0.9623	1.0955			87	99
7		3.9999	0.9623	1.0955			87	99
8		3.9999	0.9623	1.0955			87	99
9		3.9999	0.9623	1.0955			87	99
10		3.9999	0.9623	1.0955			87	99
11		0.6863	0.9406	1.0717			17	19
12		0.7687	0.9795	1.0222			19	20
13		0.7498	0.9918	1.0076			19	19
14		0.8328	0.9397	1.0595			20	22
15		0.8442	0.9958	1.0043			21	21
16		0.9983	0.9889	1.0114			24	25
17		1.1640	0.9776	1.0260			28	29
18		1.3066	0.9377	1.0784			30	34
19		1.5711	0.9446	1.0622			35	39
20		1.7152	0.9754	1.0392			40	42
<u>PDL, Basic</u>	255.68				45.38	0.8056		
Territory:								
1		3.9999	0.9623	1.0955			1278	1447
2		3.9999	0.9623	1.0955			1278	1447
3		3.9999	0.9623	1.0955			1278	1447
4		3.9999	0.9623	1.0955			1278	1447
5		3.9999	0.9623	1.0955			1278	1447
6		3.9999	0.9623	1.0955			1278	1447
7		3.9999	0.9623	1.0955			1278	1447
8		3.9999	0.9623	1.0955			1278	1447
9		3.9999	0.9623	1.0955			1278	1447
10		3.9999	0.9623	1.0955			1278	1447
11		0.6863	0.9406	1.0717			261	290
12		0.7687	0.9795	1.0222			295	306
13		0.7498	0.9918	1.0076			292	296
14		0.8328	0.9397	1.0595			305	336
15		0.8442	0.9958	1.0043			323	325
16		0.9983	0.9889	1.0114			370	377
17		1.1640	0.9776	1.0260			417	435
18		1.3066	0.9377	1.0784			445	504
19		1.5711	0.9446	1.0622			527	586
20		1.7152	0.9754	1.0392			587	622

* (5) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Limited Servicing Carrier Expense Provision).

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

Commonwealth Automobile Reinsurers
Trucks, Tractors, and Trailers
Liability Coverages for Which Rates do not Vary by Territory

Coverage D

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

Coverage U

	U-1	U-2
	<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

**Commonwealth Automobile Reinsurers
Trucks, Tractors, & Trailers
Physical Damage Loss Pure Premium by Territory**

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
<u>Collision</u>	277.65					
Territory:						
1		2.9990	0.9166	1.1198	763	932
2		2.9990	0.9166	1.1198	763	932
3		2.9990	0.9166	1.1198	763	932
4		2.9990	0.9166	1.1198	763	932
5		2.9990	0.9166	1.1198	763	932
6		2.9990	0.9166	1.1198	763	932
7		2.9990	0.9166	1.1198	763	932
8		2.9990	0.9166	1.1198	763	932
9		2.9990	0.9166	1.1198	763	932
10		2.9990	0.9166	1.1198	763	932
11		0.7777	0.9374	1.0451	202	226
12		0.8624	0.9765	1.0155	234	243
13		0.8231	0.9327	1.0418	213	238
14		0.9152	0.9168	1.0518	233	267
15		0.9183	0.9601	1.0270	245	262
16		1.0206	0.9789	1.0147	277	288
17		1.0439	0.9480	1.0419	275	302
18		1.1348	0.9143	1.0712	288	338
19		1.2052	0.9314	1.0539	312	353
20		1.2891	0.9644	1.0275	345	368
<u>Comprehensive</u>	163.76					
Territory:						
1		2.6160	0.9349	1.0376	403	447
2		2.6160	0.9349	1.0376	403	447
3		2.6160	0.9349	1.0376	403	447
4		2.6160	0.9349	1.0376	403	447
5		2.6160	0.9349	1.0376	403	447
6		2.6160	0.9349	1.0376	403	447
7		2.6160	0.9349	1.0376	403	447
8		2.6160	0.9349	1.0376	403	447
9		2.6160	0.9349	1.0376	403	447
10		2.6160	0.9349	1.0376	403	447
11		0.7912	0.9869	1.0056	129	131
12		0.8656	0.9736	1.0109	139	144
13		0.8289	0.9931	1.0027	135	137
14		0.8981	0.9822	1.0071	145	149
15		0.9362	0.9843	1.0065	152	155
16		1.0528	0.9845	1.0066	171	174
17		1.0748	1.0000	1.0000	177	177
18		1.1520	0.9684	1.0147	184	192
19		1.1653	0.9422	1.0257	181	197
20		1.2824	0.9674	1.0140	204	214

Collision

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

Comprehensive

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

OTC Anti-Theft Off Balance Factor

0.995

**Commonwealth Automobile Reinsurers
Trucks, Tractors, & Trailers Rates
Calculation of Limited Collision Percentage of Collision Rate**

(1) Statewide Average \$500 Collision Base Rate Pure Premium.	\$277.65
(2) Company Expense Pure Premium for \$500 Collision.	\$61.74
(3) Variable Expense Factor	0.8214
(4) Statewide Average \$500 Collision Base Rate $\{[(1) + (2)] / (3)\}$	\$413.18
(5) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$16.66
(6) Company Expense Pure Premium for \$500 Limited Collision.	\$4.82
(7) Variable Expense Factor	0.8214
(8) Statewide Average \$500 Limited Collision Base Rate $\{[(5) + (6)] / (7)\}$	\$26.15
(9) $[(8) / (4)]$	6.3%

**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	0.332	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 (Section 105).

Commonwealth Automobile Reinsurers
Trucks, Tractors & Trailers
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES (Section 102)

Deductible	Coverage	
	Collision	Comprehensive
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
Limited Collision	4.82
Comprehensive	32.10

VARIABLE EXPENSES

<u>Coverage</u>	Variable Expense Factor* (Form 100)
Collision	0.8214
Limited Collision	0.8214
Comprehensive	0.8214

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

**Commonwealth Automobile Reinsurers
 Trucks, Tractors, and Trailers Base Rates
 Collision Waiver of Deductible Charges**

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

316.00

(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	22	30	50	79	98	112	122
2	22	30	50	79	98	112	122
3	22	30	50	79	98	112	122
4	22	30	50	79	98	112	122
5	22	30	50	79	98	112	122
6	22	30	50	79	98	112	122
7	22	30	50	79	98	112	122
8	22	30	50	79	98	112	122
9	22	30	50	79	98	112	122
10	22	30	50	79	98	112	122
11	6	8	13	21	26	30	32
12	7	9	15	24	30	34	37
13	6	8	14	22	27	31	34
14	7	9	15	24	30	34	37
15	7	9	16	25	32	36	39
16	8	11	18	29	36	41	44
17	8	11	18	29	35	40	44
18	8	11	19	30	37	42	46
19	9	12	20	32	40	46	50
20	10	13	22	36	44	51	55

WAIVER CHARGES FOR NON-FLEET

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	27	36	61	97	120	137	149
2	27	36	61	97	120	137	149
3	27	36	61	97	120	137	149
4	27	36	61	97	120	137	149
5	27	36	61	97	120	137	149
6	27	36	61	97	120	137	149
7	27	36	61	97	120	137	149
8	27	36	61	97	120	137	149
9	27	36	61	97	120	137	149
10	27	36	61	97	120	137	149
11	7	9	15	23	29	33	36
12	7	9	16	25	31	36	39
13	7	9	16	25	31	35	38
14	8	10	17	28	34	39	43
15	8	10	17	27	34	38	42
16	8	11	19	30	37	42	46
17	9	12	20	31	39	44	48
18	10	13	22	35	43	50	54
19	10	14	23	37	45	52	56
20	11	14	24	38	47	54	59

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	256.27	6

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

** Form 100 Line (18)

*** (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	Non-Fleet		Fleet/ Non-Fleet	Company	Fleet	Non-fleet	20/40	Final Base Rates***	Fleet	Non-Fleet
	Average Loss Pure Prem (Form 100)	Average Loss Pure Prem (Form 100)		Differential (100K)	Expense Pure Premium (Form 100)	Variable Expense Factor*	Variable Expense Factor*	Increased Limits Factor			
<u>A-1 & B**</u>	257.43	310.71		Fleet	Non-Fleet	49.85	0.7637	0.7637	1.00		
Territory:											
1			4.0241	1.0000	1.0000					1422	1702
2			4.0241	1.0000	1.0000					1422	1702
3			4.0241	1.0000	1.0000					1422	1702
4			4.0241	1.0000	1.0000					1422	1702
5			4.0241	1.0000	1.0000					1422	1702
6			4.0241	1.0000	1.0000					1422	1702
7			4.0241	1.0000	1.0000					1422	1702
8			4.0241	1.0000	1.0000					1422	1702
9			4.0241	1.0000	1.0000					1422	1702
10			4.0241	1.0000	1.0000					1422	1702
11			0.7656	1.0000	1.0000					323	377
12			0.8193	1.0000	1.0000					341	399
13			0.7874	1.0000	1.0000					331	386
14			0.8116	1.0000	1.0000					339	395
15			0.7997	1.0000	1.0000					335	391
16			0.9033	1.0000	1.0000					370	433
17			1.0250	1.0000	1.0000					411	482
18			1.2477	1.0000	1.0000					486	573
19			1.4996	1.0000	1.0000					571	675
20			1.5268	1.0000	1.0000					580	686
<u>A-1**</u>											
Territory:											
1										1207	1445
2										1207	1445
3										1207	1445
4										1207	1445
5										1207	1445
6										1207	1445
7										1207	1445
8										1207	1445
9										1207	1445
10										1207	1445
11										274	320
12										289	339
13										281	328
14										288	335
15										284	332
16										314	368
17										349	409
18										413	486
19										485	573
20										492	582
<u>B. Basic**</u>											
Territory:											
1										215	257
2										215	257
3										215	257
4										215	257
5										215	257
6										215	257
7										215	257
8										215	257
9										215	257
10										215	257
11										49	57
12										52	60
13										50	58
14										51	60
15										51	59
16										56	65
17										62	73
18										73	87
19										86	102
20										88	104

* (6) & (7) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Servicing Carrier Expense Provision).

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

A-1: 84.89% of Combined rates (Form 110).

B: 15.11% of Combined rates (Form 110).

*** (9A) = $\frac{\{(1) \times (3) \times (4A) + (5)\} \times (8)}{(6)}$.

*** (9B) = $\frac{\{(2) \times (3) \times (4B) + (5)\} \times (8)}{(7)}$.

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 Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)		Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)					Company Expense Pure Premium (Form 100)	Fleet Variable Expense Factor* (Form 100)
A-2											
Territory:	25.57	55.81				8.76	0.7637	0.7637			
1			4.0241	1.0000	1.0000					146	306
2			4.0241	1.0000	1.0000					146	306
3			4.0241	1.0000	1.0000					146	306
4			4.0241	1.0000	1.0000					146	306
5			4.0241	1.0000	1.0000					146	306
6			4.0241	1.0000	1.0000					146	306
7			4.0241	1.0000	1.0000					146	306
8			4.0241	1.0000	1.0000					146	306
9			4.0241	1.0000	1.0000					146	306
10			4.0241	1.0000	1.0000					146	306
11			0.7656	1.0000	1.0000					37	67
12			0.8193	1.0000	1.0000					39	71
13			0.7874	1.0000	1.0000					38	69
14			0.8116	1.0000	1.0000					39	71
15			0.7997	1.0000	1.0000					38	70
16			0.9033	1.0000	1.0000					42	77
17			1.0250	1.0000	1.0000					46	86
18			1.2477	1.0000	1.0000					53	103
19			1.4996	1.0000	1.0000					62	121
20			1.5268	1.0000	1.0000					63	123
PDL, Basic	217.71	268.29				41.07	0.8056	0.8056			
Territory:											
1			4.0241	1.0000	1.0000					1138	1391
2			4.0241	1.0000	1.0000					1138	1391
3			4.0241	1.0000	1.0000					1138	1391
4			4.0241	1.0000	1.0000					1138	1391
5			4.0241	1.0000	1.0000					1138	1391
6			4.0241	1.0000	1.0000					1138	1391
7			4.0241	1.0000	1.0000					1138	1391
8			4.0241	1.0000	1.0000					1138	1391
9			4.0241	1.0000	1.0000					1138	1391
10			4.0241	1.0000	1.0000					1138	1391
11			0.7656	1.0000	1.0000					258	306
12			0.8193	1.0000	1.0000					272	324
13			0.7874	1.0000	1.0000					264	313
14			0.8116	1.0000	1.0000					270	321
15			0.7997	1.0000	1.0000					267	317
16			0.9033	1.0000	1.0000					295	352
17			1.0250	1.0000	1.0000					328	392
18			1.2477	1.0000	1.0000					388	467
19			1.4996	1.0000	1.0000					456	550
20			1.5268	1.0000	1.0000					464	559

* (6) & (7) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Servicing Carrier Expense Provision).

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

**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	0.586	0.580	0.580	0.580	0.528	0.528	0.516	0.476	0.360
4,501 - 6,000	02	0.737	0.730	0.730	0.730	0.664	0.664	0.650	0.599	0.453
6,001 - 8,000	03	0.838	0.830	0.830	0.830	0.755	0.755	0.739	0.681	0.515
8,001 - 10,000	04	0.879	0.870	0.870	0.870	0.792	0.792	0.774	0.713	0.539
10,001 - 15,000	05	1.010	1.000	1.000	1.000	0.910	0.910	0.890	0.820	0.620
15,001 - 20,000	06	1.111	1.100	1.100	1.100	1.001	1.001	0.979	0.902	0.682
20,001 - 25,000	07	1.162	1.150	1.150	1.150	1.047	1.047	1.024	0.943	0.713
25,001 - 40,000	08	1.182	1.170	1.170	1.170	1.065	1.065	1.041	0.959	0.725
40,001 - 65,000	10	1.545	1.530	1.530	1.530	1.392	1.392	1.362	1.255	0.949
65,001 - 90,000	11	1.818	1.800	1.800	1.800	1.638	1.638	1.602	1.476	1.116
90,001 and Over	12					(see below)				

Cost New	Symbol Code	<u>LIMITED COLLISION</u>								
		Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.586	0.580	0.580	0.580	0.528	0.528	0.516	0.476	0.360
4,501 - 6,000	02	0.737	0.730	0.730	0.730	0.664	0.664	0.650	0.599	0.453
6,001 - 8,000	03	0.838	0.830	0.830	0.830	0.755	0.755	0.739	0.681	0.515
8,001 - 10,000	04	0.879	0.870	0.870	0.870	0.792	0.792	0.774	0.713	0.539
10,001 - 15,000	05	1.010	1.000	1.000	1.000	0.910	0.910	0.890	0.820	0.620
15,001 - 20,000	06	1.111	1.100	1.100	1.100	1.001	1.001	0.979	0.902	0.682
20,001 - 25,000	07	1.162	1.150	1.150	1.150	1.047	1.047	1.024	0.943	0.713
25,001 - 40,000	08	1.182	1.170	1.170	1.170	1.065	1.065	1.041	0.959	0.725
40,001 - 65,000	10	1.545	1.530	1.530	1.530	1.392	1.392	1.362	1.255	0.949
65,001 - 90,000	11	1.818	1.800	1.800	1.800	1.638	1.638	1.602	1.476	1.116
90,001 and Over	12					(see below)				

Cost New	Symbol Code	<u>COMPREHENSIVE</u>								
		Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.567	0.504
4,501 - 6,000	02	0.640	0.640	0.640	0.640	0.640	0.640	0.640	0.576	0.512
6,001 - 8,000	03	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.675	0.600
8,001 - 10,000	04	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.873	0.776
10,001 - 15,000	05	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.900	0.800
15,001 - 20,000	06	1.050	1.050	1.050	1.050	1.050	1.050	1.050	0.945	0.840
20,001 - 25,000	07	1.080	1.080	1.080	1.080	1.080	1.080	1.080	0.972	0.864
25,001 - 40,000	08	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.071	0.952
40,001 - 65,000	10	1.660	1.660	1.660	1.660	1.660	1.660	1.660	1.494	1.328
65,001 - 90,000	11	2.630	2.630	2.630	2.630	2.630	2.630	2.630	2.367	2.104
90,001 and Over	12					(see below)				

Factors to determine charges 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 factor.

Factor	<u>Collision</u>	<u>OTC</u>
	0.010	0.020

For example, the collision age/symbol factor for a vehicle with a \$95,000 cost new (age class 1) would be:

$$1.868 = 1.818 + (95,000-90,000)/1,000 \times 0.01$$

* 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	1.060	1.040
500	1.000	1.000
1000	0.880	0.940
2000	0.690	0.860
3000	0.570	0.810
4000	0.480	0.780
5000	0.420	0.750

COMPANY EXPENSES

<u>Coverage</u>	<u>Company Expense Pure Premium (Form 100)</u>
Collision	107.57
Limited Collision	7.49
Comprehensive	42.99

VARIABLE EXPENSES

<u>Coverage</u>	<u>Fleet Variable Expense Factor* (Form 100)</u>	<u>Non-Fleet Variable Expense Factor* (Form 100)</u>
Collision	0.8214	0.8214
Limited Collision	0.8214	0.8214
Comprehensive	0.8214	0.8214

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

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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)}] 481.97

- (1B) Non-Fleet: Average \$500 deductible Collision pure premium,
 [Form 100, {(7) x (8) x (8A)}] 775.69

- (2) Waiver Charges = { (1) / Variable Expense Ratio } x
 { \$X Selected Waiver of Deductible Relativity to \$500 Deductible Losses* }
 where \$X is \$300, \$500, \$1000, \$2000, \$3000, \$4000, and \$5000.

* Section 102, Exhibit 2, Page 1, Line 11.

WAIVER CHARGES:

Deductibles:	\$300	\$500	\$1000	\$2000	\$3,000	\$4,000	\$5,000
Fleet	12	18	31	48	60	67	73
Non-Fleet	20	28	49	77	96	109	118

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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)}] 481.97
- (1B) Non-Fleet: Average \$500 deductible Collision pure premium,
[Form 100, {(7) x (8) x (8A)}] 775.69
- (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	130	209
2	130	209
3	130	209
4	130	209
5	130	209
6	130	209
7	130	209
8	130	209
9	130	209
10	130	209
11	31	50
12	34	54
13	33	53
14	36	57
15	35	56
16	39	63
17	44	71
18	49	79
19	52	83
20	54	86

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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)}] 34.77

- (1B) Non-Fleet: Average \$500 deductible Limited Collision pure premium,
 [Form 100, {(7) x (8) x (8A)}] 34.77

- (2) $\$300 \text{ Deductible Buyback Charge} = \{[(1) \times \text{territorial relativity}] / \text{variable expense ratio}\} \times$
 $\{\$300 \text{ selected deductible relativity to } \$500 \text{ deductible losses (without waiver)} -$
 $\$500 \text{ selected deductible relativity to } \$500 \text{ deductible losses* (without waiver)}\}$

* Section 102, Exhibit 2, Page 1, Line 7A.

\$300 Deductible Buyback Charges		
Territory	Fleet	Non Fleet
1	9	9
2	9	9
3	9	9
4	9	9
5	9	9
6	9	9
7	9	9
8	9	9
9	9	9
10	9	9
11	2	2
12	2	2
13	2	2
14	3	3
15	3	3
16	3	3
17	3	3
18	4	4
19	4	4
20	4	4

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**Private Passenger Types
 Comprehensive - \$300 Deductible Buyback Charge**

- (1A) Fleet: Average \$500 deductible Comprehensive pure premium,
 [Form 100, {(7) x (8) x (8A)}] 137.44

- (1B) Non-Fleet: Average \$500 deductible Comprehensive pure premium,
 [Form 100, {(7) x (8) x (8A)}] 203.83

- (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	26	38
2	26	38
3	26	38
4	26	38
5	26	38
6	26	38
7	26	38
8	26	38
9	26	38
10	26	38
11	7	10
12	7	11
13	7	11
14	8	11
15	8	11
16	8	12
17	8	12
18	9	14
19	10	15
20	10	15

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) Owner Offset	(6) Final Base Rates***
<u>A-1 & B**</u>	3139.84		563.00	0.8201	1.03093	
Territory:						
1		0.9707				4539
2		0.9707				4539
3		0.9707				4539
4		0.9707				4539
5		0.9707				4539
6		0.9707				4539
7		0.9707				4539
8		0.9707				4539
9		0.9707				4539
10		0.9707				4539
11		0.6601				3313
12		0.6601				3313
13		0.6601				3313
14		0.6601				3313
15		0.6601				3313
16		0.6601				3313
17		0.6601				3313
18		1.0497				4851
19		1.1556				5269
20		1.3180				5910
<u>A-1**</u>						
Territory:						
1						4347
2						4347
3						4347
4						4347
5						4347
6						4347
7						4347
8						4347
9						4347
10						4347
11						3173
12						3173
13						3173
14						3173
15						3173
16						3173
17						3173
18						4646
19						5046
20						5660
<u>B. Basic**</u>						
Territory:						
1						192
2						192
3						192
4						192
5						192
6						192
7						192
8						192
9						192
10						192
11						140
12						140
13						140
14						140
15						140
16						140
17						140
18						205
19						223
20						250

* (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: 95.77% of Combined rates.
 B: 4.23% of Combined rates.
 *** (6) = $\{[(1) \times (2) + (3)] / (4)\} \times (5)$.

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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) Owner Offset	(6) Final Base Rates**
<u>A-2</u>						
Territory:	790.23		168.78	0.8201	1.03093	
1		0.9707				1176
2		0.9707				1176
3		0.9707				1176
4		0.9707				1176
5		0.9707				1176
6		0.9707				1176
7		0.9707				1176
8		0.9707				1176
9		0.9707				1176
10		0.9707				1176
11		0.6601				868
12		0.6601				868
13		0.6601				868
14		0.6601				868
15		0.6601				868
16		0.6601				868
17		0.6601				868
18		1.0497				1255
19		1.1556				1360
20		1.3180				1521
<u>PDL, Basic</u>	1124.04		172.28	0.8620	1.03093	
Territory:						
1		0.9707				1511
2		0.9707				1511
3		0.9707				1511
4		0.9707				1511
5		0.9707				1511
6		0.9707				1511
7		0.9707				1511
8		0.9707				1511
9		0.9707				1511
10		0.9707				1511
11		0.6601				1093
12		0.6601				1093
13		0.6601				1093
14		0.6601				1093
15		0.6601				1093
16		0.6601				1093
17		0.6601				1093
18		1.0497				1617
19		1.1556				1760
20		1.3180				1978

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

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

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	88	0
20/50	90	1
25/50	93	3
35/80	103	11
50/100	112	18
100/300	131	42
250/500	170	122
500/500	251	307
500/1000	255	316

Commonwealth Automobile Reinsurers

Limousines
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>	549.01		243.00	0.8286	
Territory:					
1		1.4530			1256
2		1.4530			1256
3		1.4530			1256
4		1.4530			1256
5		1.4530			1256
6		1.4530			1256
7		1.4530			1256
8		1.4530			1256
9		1.4530			1256
10		1.4530			1256
11		0.5532			660
12		0.6377			716
13		0.6088			697
14		0.6039			693
15		0.5532			660
16		0.6978			756
17		0.6879			749
18		0.9156			900
19		1.0728			1004
20		1.0296			975
<u>A-1**</u>					
Territory:					
1					1203
2					1203
3					1203
4					1203
5					1203
6					1203
7					1203
8					1203
9					1203
10					1203
11					632
12					686
13					668
14					664
15					632
16					724
17					717
18					862
19					962
20					934
<u>B. Basic**</u>					
Territory:					
1					53
2					53
3					53
4					53
5					53
6					53
7					53
8					53
9					53
10					53
11					28
12					30
13					29
14					29
15					28
16					32
17					32
18					38
19					42
20					41

* (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: 95.77% of Combined rates.

B: 4.23% of Combined rates.

*** (5) = $\frac{[(1) \times (2) + (3)]}{(4)}$.

Commonwealth Automobile Reinsurers

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Limousines
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-2</u>					
Territory:	140.95		87.02	0.8286	
1		1.4530			352
2		1.4530			352
3		1.4530			352
4		1.4530			352
5		1.4530			352
6		1.4530			352
7		1.4530			352
8		1.4530			352
9		1.4530			352
10		1.4530			352
11		0.5532			199
12		0.6377			213
13		0.6088			209
14		0.6039			208
15		0.5532			199
16		0.6978			224
17		0.6879			222
18		0.9156			261
19		1.0728			288
20		1.0296			280
<u>PDL, Basic</u>	370.69		108.94	0.8705	
Territory:					
1		1.4530			744
2		1.4530			744
3		1.4530			744
4		1.4530			744
5		1.4530			744
6		1.4530			744
7		1.4530			744
8		1.4530			744
9		1.4530			744
10		1.4530			744
11		0.5532			361
12		0.6377			397
13		0.6088			384
14		0.6039			382
15		0.5532			361
16		0.6978			422
17		0.6879			418
18		0.9156			515
19		1.0728			582
20		1.0296			564

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

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

Commonwealth Automobile Reinsurers

Limousines

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	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

Car Service
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>	1944.68		249.42	1.0735	
Territory:					
1		1.4530			2864
2		1.4530			2864
3		1.4530			2864
4		1.4530			2864
5		1.4530			2864
6		1.4530			2864
7		1.4530			2864
8		1.4530			2864
9		1.4530			2864
10		1.4530			2864
11		0.5532			1234
12		0.6377			1388
13		0.6088			1335
14		0.6039			1326
15		0.5532			1234
16		0.6978			1496
17		0.6879			1478
18		0.9156			1891
19		1.0728			2176
20		1.0296			2097
<u>A-1**</u>					
Territory:					
1					2743
2					2743
3					2743
4					2743
5					2743
6					2743
7					2743
8					2743
9					2743
10					2743
11					1182
12					1329
13					1279
14					1270
15					1182
16					1433
17					1415
18					1811
19					2084
20					2008
<u>B. Basic**</u>					
Territory:					
1					121
2					121
3					121
4					121
5					121
6					121
7					121
8					121
9					121
10					121
11					52
12					59
13					56
14					56
15					52
16					63
17					63
18					80
19					92
20					89

* (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: 95.77% of Combined rates.

B: 4.23% of Combined rates.

*** (5) = $\frac{[(1) \times (2) + (3)]}{(4)}$.

Commonwealth Automobile Reinsurers

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Car Service
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*	(5) Final Base Rates**
<u>A-2</u>					
Territory:	496.22		89.32	1.0735	
1		1.4530			755
2		1.4530			755
3		1.4530			755
4		1.4530			755
5		1.4530			755
6		1.4530			755
7		1.4530			755
8		1.4530			755
9		1.4530			755
10		1.4530			755
11		0.5532			339
12		0.6377			378
13		0.6088			365
14		0.6039			362
15		0.5532			339
16		0.6978			406
17		0.6879			401
18		0.9156			506
19		1.0728			579
20		1.0296			559
<u>PDL, Basic</u>	879.47		111.82	0.9975	
Territory:					
1		1.4530			1393
2		1.4530			1393
3		1.4530			1393
4		1.4530			1393
5		1.4530			1393
6		1.4530			1393
7		1.4530			1393
8		1.4530			1393
9		1.4530			1393
10		1.4530			1393
11		0.5532			600
12		0.6377			674
13		0.6088			649
14		0.6039			645
15		0.5532			600
16		0.6978			727
17		0.6879			719
18		0.9156			919
19		1.0728			1058
20		1.0296			1020

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

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

Commonwealth Automobile Reinsurers

Car Service

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	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

School and Church Buses
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>	344.73		42.54	0.7637	
Territory:					
1		3.9999			1861
2		3.9999			1861
3		3.9999			1861
4		3.9999			1861
5		3.9999			1861
6		3.9999			1861
7		3.9999			1861
8		3.9999			1861
9		3.9999			1861
10		3.9999			1861
11		0.6395			344
12		0.7228			382
13		0.7132			378
14		0.8952			460
15		0.7643			401
16		0.9800			498
17		1.0369			524
18		1.2996			642
19		1.4383			705
20		1.6097			782
<u>A-1**</u>					
Territory:					
1					1638
2					1638
3					1638
4					1638
5					1638
6					1638
7					1638
8					1638
9					1638
10					1638
11					303
12					336
13					333
14					405
15					353
16					438
17					461
18					565
19					620
20					688
<u>B**</u>					
Territory:					
1					223
2					223
3					223
4					223
5					223
6					223
7					223
8					223
9					223
10					223
11					41
12					46
13					45
14					55
15					48
16					60
17					63
18					77
19					85
20					94

* (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% of Combined rates.

B: 12.0% of Combined rates.

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

Commonwealth Automobile Reinsurers

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School and Church Buses
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*	(5) Final Base Rates**
<u>A-2</u>	58.69		2.01	0.7637	
Territory:					
1		3.9999			310
2		3.9999			310
3		3.9999			310
4		3.9999			310
5		3.9999			310
6		3.9999			310
7		3.9999			310
8		3.9999			310
9		3.9999			310
10		3.9999			310
11		0.6395			52
12		0.7228			58
13		0.7132			57
14		0.8952			71
15		0.7643			61
16		0.9800			78
17		1.0369			82
18		1.2996			103
19		1.4383			113
20		1.6097			126
<u>PDL</u>	239.43		45.38	0.8056	
Territory:					
1		3.9999			1245
2		3.9999			1245
3		3.9999			1245
4		3.9999			1245
5		3.9999			1245
6		3.9999			1245
7		3.9999			1245
8		3.9999			1245
9		3.9999			1245
10		3.9999			1245
11		0.6395			246
12		0.7228			271
13		0.7132			268
14		0.8952			322
15		0.7643			283
16		0.9800			348
17		1.0369			365
18		1.2996			443
19		1.4383			484
20		1.6097			535

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

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

Social Service and N.O.C
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>	696.57		42.54	0.7637	
Territory:					
1		3.9999			3704
2		3.9999			3704
3		3.9999			3704
4		3.9999			3704
5		3.9999			3704
6		3.9999			3704
7		3.9999			3704
8		3.9999			3704
9		3.9999			3704
10		3.9999			3704
11		0.6395			639
12		0.7228			715
13		0.7132			706
14		0.8952			872
15		0.7643			753
16		0.9800			950
17		1.0369			1001
18		1.2996			1241
19		1.4383			1368
20		1.6097			1524
<u>A-1**</u>					
Territory:					
1					3260
2					3260
3					3260
4					3260
5					3260
6					3260
7					3260
8					3260
9					3260
10					3260
11					562
12					629
13					621
14					767
15					663
16					836
17					881
18					1092
19					1204
20					1341
<u>B**</u>					
Territory:					
1					444
2					444
3					444
4					444
5					444
6					444
7					444
8					444
9					444
10					444
11					77
12					86
13					85
14					105
15					90
16					114
17					120
18					149
19					164
20					183

* (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% of Combined rates.
 B: 12.0% of Combined rates.
 *** (5) = [(1) x (2) + (3)] / (4).

Commonwealth Automobile Reinsurers

Social Service and N.O.C
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*	(5) Final Base Rates**
<u>A2</u>	137.75		2.01	0.7637	
Territory:					
1		3.9999			724
2		3.9999			724
3		3.9999			724
4		3.9999			724
5		3.9999			724
6		3.9999			724
7		3.9999			724
8		3.9999			724
9		3.9999			724
10		3.9999			724
11		0.6395			118
12		0.7228			133
13		0.7132			131
14		0.8952			164
15		0.7643			140
16		0.9800			179
17		1.0369			190
18		1.2996			237
19		1.4383			262
20		1.6097			293
<u>PDL</u>	367.88		45.38	0.8056	
Territory:					
1		3.9999			1883
2		3.9999			1883
3		3.9999			1883
4		3.9999			1883
5		3.9999			1883
6		3.9999			1883
7		3.9999			1883
8		3.9999			1883
9		3.9999			1883
10		3.9999			1883
11		0.6395			348
12		0.7228			386
13		0.7132			382
14		0.8952			465
15		0.7643			405
16		0.9800			504
17		1.0369			530
18		1.2996			650
19		1.4383			713
20		1.6097			791

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

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

Other Buses
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>	584.57		42.54	0.7637	
Territory:					
1		3.9999			3117
2		3.9999			3117
3		3.9999			3117
4		3.9999			3117
5		3.9999			3117
6		3.9999			3117
7		3.9999			3117
8		3.9999			3117
9		3.9999			3117
10		3.9999			3117
11		0.6395			545
12		0.7228			609
13		0.7132			602
14		0.8952			741
15		0.7643			641
16		0.9800			806
17		1.0369			849
18		1.2996			1050
19		1.4383			1157
20		1.6097			1288
<u>A-1**</u>					
Territory:					
1					2743
2					2743
3					2743
4					2743
5					2743
6					2743
7					2743
8					2743
9					2743
10					2743
11					480
12					536
13					530
14					652
15					564
16					709
17					747
18					924
19					1018
20					1133
<u>B**</u>					
Territory:					
1					374
2					374
3					374
4					374
5					374
6					374
7					374
8					374
9					374
10					374
11					65
12					73
13					72
14					89
15					77
16					97
17					102
18					126
19					139
20					155

* (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% of Combined rates.

B: 12.0% of Combined rates.

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

Other Buses
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>A2</u>	128.83		2.01	0.7637	
Territory:					
1		3.9999			677
2		3.9999			677
3		3.9999			677
4		3.9999			677
5		3.9999			677
6		3.9999			677
7		3.9999			677
8		3.9999			677
9		3.9999			677
10		3.9999			677
11		0.6395			111
12		0.7228			125
13		0.7132			123
14		0.8952			154
15		0.7643			132
16		0.9800			168
17		1.0369			178
18		1.2996			222
19		1.4383			245
20		1.6097			274
<u>PDL</u>	362.17		45.38	0.8056	
Territory:					
1		3.9999			1855
2		3.9999			1855
3		3.9999			1855
4		3.9999			1855
5		3.9999			1855
6		3.9999			1855
7		3.9999			1855
8		3.9999			1855
9		3.9999			1855
10		3.9999			1855
11		0.6395			344
12		0.7228			381
13		0.7132			377
14		0.8952			459
15		0.7643			400
16		0.9800			497
17		1.0369			522
18		1.2996			641
19		1.4383			703
20		1.6097			780

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

** (5) = $\frac{[(1) \times (2) + (3)]}{(4)}$.

Commonwealth Automobile Reinsurers

Public Buses

Liability Coverages for Which Rates do not Vary by Territory

Medical Payments (Coverage D)

	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>
Church/School Buses	8	10	16
All Other Buses	40	46	68

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
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).

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-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
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<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)

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>	411.71		49.85	0.7637	1.00	
Territory:						
1		3.6378				2026
2		3.6378				2026
3		3.6378				2026
4		3.6378				2026
5		3.6378				2026
6		3.6378				2026
7		3.6378				2026
8		3.6378				2026
9		3.6378				2026
10		3.6378				2026
11		0.6627				423
12		0.7069				446
13		0.6710				427
14		0.8198				507
15		0.7315				460
16		0.8634				531
17		1.0088				609
18		1.2284				728
19		1.3186				776
20		1.5691				911
<u>A-1**</u>						
Territory:						
1						1917
2						1917
3						1917
4						1917
5						1917
6						1917
7						1917
8						1917
9						1917
10						1917
11						400
12						422
13						404
14						480
15						435
16						502
17						576
18						689
19						734
20						862
<u>B. Basic**</u>						
Territory:						
1						109
2						109
3						109
4						109
5						109
6						109
7						109
8						109
9						109
10						109
11						23
12						24
13						23
14						27
15						25
16						29
17						33
18						39
19						42
20						49

* (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 from Section 100A of CAR filing):

A-1: 94.6% of Combined rates (Form 110).

B: 5.4% 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>	38.77		8.76	0.7637		
Territory:						
1		3.6378				196
2		3.6378				196
3		3.6378				196
4		3.6378				196
5		3.6378				196
6		3.6378				196
7		3.6378				196
8		3.6378				196
9		3.6378				196
10		3.6378				196
11		0.6627				45
12		0.7069				47
13		0.6710				46
14		0.8198				53
15		0.7315				49
16		0.8634				55
17		1.0088				63
18		1.2284				74
19		1.3186				78
20		1.5691				91
<u>PDL, Basic</u>	438.69		41.07	0.8056		
Territory:						
1		3.6378				2032
2		3.6378				2032
3		3.6378				2032
4		3.6378				2032
5		3.6378				2032
6		3.6378				2032
7		3.6378				2032
8		3.6378				2032
9		3.6378				2032
10		3.6378				2032
11		0.6627				412
12		0.7069				436
13		0.6710				416
14		0.8198				497
15		0.7315				449
16		0.8634				521
17		1.0088				600
18		1.2284				720
19		1.3186				769
20		1.5691				905

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

** (6) = $\{[(1) \times (2) + (3)] / (4)\}$.

Commonwealth Automobile Reinsurers

Garages

Liability Coverages for Which Rates do not Vary by Territory

	Coverage U	
	U-1	U-2
	<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

2009 CAR
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Commercial Motorcycle Rates

Coverage	Vehicle Engine Size Group			
	A	B	C	D
A-1				
A-2	\$19.00	\$18.00	\$33.00	\$29.00
B (excluding guest)	\$2.00	\$2.00	\$3.00	\$3.00
B (including guest)	\$4.00	\$7.00	\$9.00	\$11.00
PDL	\$21.00	\$19.00	\$35.00	\$29.00
	\$18.00	\$17.00	\$31.00	\$27.00

Group	Vehicle Engine Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

	All Engine Sizes; at the base \$500 Deductible
Collision	\$3.26 per \$100 of value
Comprehensive	\$1.57 per \$100 of value
Limited Collision	6.0% of the \$500 Deductible Collision Rate

"Value" means the Average Retail Value as expressed in the current "Blue Book" or "Red Book"; A minimum Vehicle value of \$1,800 applies.

Determine the Collision and Comprehensive premiums by:

- (a) determine the motorcycle's insured value in hundreds of dollars
- (b) multiply the value determined in (a) by the rate per \$100

	Vehicle Engine Size Group			
	\$300	\$500	\$1,000	\$2,000
Collision - Waiver of Deductible Charges	\$8.00	\$11.00	\$14.00	\$21.00
Collision - Deductible Charges	\$40.00	base	0.715	0.591
Limited Collision - Deductible Charges	\$4.00	base	0.641	0.465
Comprehensive - Deductible Charges	\$3.00	base	0.702	0.644

Fire only:
Theft only:

Charge 5% of the Commercial Motorcycle Comprehensive premium
Charge 90% of the Commercial Motorcycle Comprehensive premium

< Add the \$300 deductible charges to the \$500 base premium.

< Apply the \$1000/\$2000 factors to the \$500 deductible base premium.

Limit Per Person	MedPay Rate
\$500	\$55
\$750	\$60
\$1,000	\$65
\$2,000	\$84
\$5,000	\$130
\$10,000	\$200
\$15,000	\$256
\$20,000	\$296
\$25,000	\$335
\$50,000	\$350

Limit	U-1 Rate	U-2 Rate
20/40	\$19	\$0
20/50	\$19	\$1
25/50	\$20	\$7
35/80	\$22	\$23
50/100	\$24	\$45
100/300	\$28	\$102
250/500	\$37	\$279
500/500	\$46	\$512
500/1000	\$55	\$744

Substitute Transportation	Rate
\$15/day - \$450 max	\$45
\$30/day - \$900 max	\$90
\$45/day - \$1,350 max	\$167
\$100/day - \$3,000 max	\$346

Towing & Labor	Rate
\$50/day per disablement	\$8
\$100/day per disablement	\$16

**COMMONWEALTH AUTOMOBILE REINSURERS
 MASSACHUSETTS COMMERCIAL AUTOMOBILE
 TOWN-TERRITORY DEFINITIONS
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Rating</u> <u>Territory</u>	<u>Statistical</u> <u>Town</u> <u>Code</u>
A	ABINGTON	14	010
	ACTON	12	630
	ACUSHNET	13	230
	ADAMS	14	110
	AGAWAM	12	420
	ALFORD	16	170
	AMESBURY	15	310
	AMHERST	12	510
	ANDOVER	14	311
	ARLINGTON	17	610
	ASHBURNHAM	14	930
	ASHBY	13	670
	ASHFIELD	14	470
	ASHLAND	16	631
	ATHOL	11	910
	ATTLEBORO	12	210
	AUBURN	15	931
	AVON	17	730
	AYER	11	632
B	BARNSTABLE	11	021
	BARRE	12	932
	BECKET	16	171
	BEDFORD	13	633
	BELCHERTOWN	12	530
	BELLINGHAM	15	731
	BELMONT	17	611
	BERKLEY	15	231
	BERLIN	14	933
	BERNARDSTON	12	471
	BEVERLY	16	312
	BILLERICA	15	634
	BLACKSTONE	15	934
	BLANDFORD	17	490
	BOLTON	14	970
	BOSTON CENTRAL	07	821
	BOURNE	12	050
	BOXBOROUGH	13	671
	BOXFORD	16	370
	BOYLSTON	14	971
	BRAINTREE	18	710
	BREWSTER	11	080
	BRIDGEWATER	14	011
	BRIGHTON	08	822
	BRIMFIELD	14	491
	BROCKTON	20	002
	BROOKFIELD	14	935
	BROOKLINE	20	702
	BUCKLAND	16	430
	BURLINGTON	16	635
C	CAMBRIDGE	19	600
	CANTON	17	711
	CARLISLE	15	672
	CARVER	16	030
	CHARLEMONT	15	472
	CHARLTON	12	936
	CHATHAM	11	051
	CHELMSFORD	13	612
	CHELSEA	20	802
	CHESHIRE	13	130
	CHESTER	16	440
	CHESTERFIELD	16	570

**COMMONWEALTH AUTOMOBILE REINSURERS
 MASSACHUSETTS COMMERCIAL AUTOMOBILE
 TOWN-TERRITORY DEFINITIONS
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Rating</u> <u>Territory</u>	<u>Statistical</u> <u>Town</u> <u>Code</u>
	CHICOPEE	13	402
	CHILMARK	15	081
	CLARKSBURG	15	131
	CLINTON	15	911
	COHASSET	15	732
	COLRAIN	16	431
	CONCORD	14	613
	CONWAY	16	473
	CUMMINGTON	15	571
D	DALTON	15	132
	DANVERS	16	313
	DARTMOUTH	12	211
	DEDHAM	18	712
	DEERFIELD	12	432
	DENNIS	11	052
	DIGHTON	15	232
	DORCHESTER	05	819
	DOUGLAS	13	937
	DOVER	16	733
	DRACUT	14	614
	DUDLEY	12	938
	DUNSTABLE	15	673
	DUXBURY	13	031
E	E BOSTON/CHARLESTOWN	10	824
	E BRIDGEWATER	15	032
	E BROOKFIELD	13	973
	E LONGMEADOW	15	441
	EASTHAM	12	082
	EASTHAMPTON	12	511
	EASTON	16	212
	EDGARTOWN	13	053
	EGREMONT	13	172
	ERVING	14	433
	ESSEX	12	330
	EVERETT	19	602
F	FAIRHAVEN	15	213
	FALL RIVER	17	201
	FALMOUTH	11	054
	FITCHBURG	12	902
	FLORIDA	12	173
	FOXBOROUGH	15	734
	FRAMINGHAM	17	615
	FRANKLIN	15	713
	FREETOWN	12	233
G	GARDNER	12	912
	GAY HEAD	17	083
	GEORGETOWN	13	331
	GILL	11	474
	GLOUCESTER	16	314
	GOSHEN	12	573
	GOSNOLD	11	084
	GRAFTON	13	913
	GRANBY	13	574
	GRANVILLE	14	492
	GREAT BARRINGTON	12	111
	GREENFIELD	11	410
	GROTON	13	636
	GROVELAND	13	332
H	HADLEY	13	531
	HALIFAX	14	070
	HAMILTON	13	333

**COMMONWEALTH AUTOMOBILE REINSURERS
 MASSACHUSETTS COMMERCIAL AUTOMOBILE
 TOWN-TERRITORY DEFINITIONS
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Rating</u> <u>Territory</u>	<u>Statistical</u> <u>Town</u> <u>Code</u>
	HAMPDEN	14	493
	HANCOCK	11	174
	HANOVER	16	033
	HANSON	14	034
	HARDWICK	15	939
	HARVARD	12	974
	HARWICH	11	055
	HATFIELD	14	532
	HAVERHILL	16	302
	HAWLEY	16	475
	HEATH	15	476
	HINGHAM	16	012
	HINSDALE	15	133
	HOLBROOK	15	735
	HOLDEN	13	940
	HOLLAND	14	494
	HOLLISTON	15	637
	HOLYOKE	13	403
	HOPEDALE	15	941
	HOPKINTON	15	638
	HUBBARDSTON	16	942
	HUDSON	13	616
	HULL	17	035
	HUNTINGTON	15	533
	HYDE PARK	04	818
I	IPSWICH	13	315
J	JAMAICA PLAIN	03	817
K	KINGSTON	16	036
L	LAKEVILLE	14	037
	LANCASTER	13	943
	LANESBOROUGH	11	134
	LAWRENCE	20	303
	LEE	11	135
	LEICESTER	14	944
	LENOX	14	136
	LEOMINSTER	11	914
	LEVERETT	16	477
	LEXINGTON	16	617
	LEYDEN	13	478
	LINCOLN	16	639
	LITTLETON	13	640
	LONGMEADOW	14	442
	LOWELL	18	601
	LUDLOW	11	421
	LUNENBURG	13	945
	LYNN	19	300
	LYNNFIELD	17	334
M	MALDEN	19	603
	MANCHESTER	15	335
	MANSFIELD	15	214
	MARBLEHEAD	17	316
	MARION	13	038
	MARLBOROUGH	13	618
	MARSHFIELD	16	039
	MASHPEE	13	085
	MATTAPOISETT	13	040
	MAYNARD	15	620
	MEDFIELD	14	736
	MEDFORD	18	604
	MEDWAY	13	737
	MELROSE	19	619

**COMMONWEALTH AUTOMOBILE REINSURERS
 MASSACHUSETTS COMMERCIAL AUTOMOBILE
 TOWN-TERRITORY DEFINITIONS
 (Applicable to All Vehicle Types)**

	<u>Rating</u> <u>Territory</u>	<u>Statistical</u> <u>Town</u> <u>Code</u>	
	MENDON	13	946
	MERRIMAC	15	336
	METHUEN	17	317
	MIDDLEBOROUGH	12	013
	MIDDLEFIELD	16	576
	MIDDLETON	16	337
	MILFORD	14	915
	MILLBURY	16	916
	MILLIS	11	738
	MILLVILLE	16	947
	MILTON	17	714
	MONROE	15	479
	MONSON	12	422
	MONTAGUE	13	411
	MONTEREY	15	175
	MONTGOMERY	16	495
	MT WASHINGTON	16	176
N	NAHANT	16	338
	NANTUCKET	11	056
	NATICK	15	621
	NEEDHAM	17	715
	NEW ASHFORD	12	177
	NEW BEDFORD	18	200
	NEW BRAINTREE	11	975
	NEW MARLBOROUGH	14	178
	NEW SALEM	15	480
	NEWBURY	13	339
	NEWBURYPORT	13	318
	NEWTON	18	605
	NO ADAMS	11	112
	NO ANDOVER	14	319
	NO ATTLEBOROUGH	11	215
	NO BROOKFIELD	12	948
	NO READING	15	641
	NORFOLK	15	739
	NORTHAMPTON	13	512
	NORTHBOROUGH	13	949
	NORTHBRIDGE	12	917
	NORTHFIELD	15	434
	NORTON	15	234
	NORWELL	15	041
	NORWOOD	18	716
O	OAK BLUFFS	13	057
	OAKHAM	15	976
	ORANGE	12	412
	ORLEANS	11	058
	OTIS	13	179
	OXFORD	12	950
P	PALMER	11	423
	PAXTON	16	977
	PEABODY	18	320
	PELHAM	14	577
	PEMBROKE	14	042
	PEPPERELL	13	642
	PERU	11	180
	PETERSHAM	16	978
	PHILLIPSTON	15	979
	PITTSFIELD	11	102
	PLAINFIELD	16	578
	PLAINVILLE	12	740
	PLYMOUTH	14	014

**COMMONWEALTH AUTOMOBILE REINSURERS
 MASSACHUSETTS COMMERCIAL AUTOMOBILE
 TOWN-TERRITORY DEFINITIONS
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Rating</u>	<u>Statistical</u>
		<u>Territory</u>	<u>Town</u>
			<u>Code</u>
	PLYMPTON	13	071
	PRINCETON	14	980
	PROVINCETOWN	14	059
Q	QUINCY	19	703
R	RANDOLPH	18	717
	RAYNHAM	15	235
	READING	17	622
	REHOBOTH	12	236
	REVERE	20	803
	RICHMOND	16	181
	ROCHESTER	12	043
	ROCKLAND	18	015
	ROCKPORT	15	340
	ROSLINDALE	02	816
	ROWE	11	481
	ROWLEY	16	341
	ROXBURY	06	820
	ROYALSTON	16	981
	RUSSELL	14	443
	RUTLAND	13	951
S	SALEM	16	304
	SALISBURY	12	342
	SANDISFIELD	13	182
	SANDWICH	11	060
	SAUGUS	18	321
	SAVOY	17	183
	SCITUATE	17	044
	SEEKONK	12	237
	SHARON	18	741
	SHEFFIELD	13	137
	SHELBURNE	15	435
	SHERBORN	15	674
	SHIRLEY	15	643
	SHREWSBURY	14	918
	SHUTESBURY	15	482
	SOMERSET	15	238
	SOMERVILLE	20	606
	SOUTH BOSTON	09	823
	SOUTH HADLEY	13	513
	SOUTHAMPTON	12	580
	SOUTHBOROUGH	15	952
	SOUTHBRIDGE	13	919
	SOUTHWICK	14	444
	SPENCER	12	920
	SPRINGFIELD	19	400
	STERLING	12	953
	STOCKBRIDGE	15	138
	STONEHAM	17	623
	STOUGHTON	18	718
	STOW	15	644
	STURBRIDGE	13	954
	SUDBURY	12	645
	SUNDERLAND	12	436
	SUTTON	15	955
	SWAMPSCOTT	17	322
	SWANSEA	12	239
T	TAUNTON	16	202
	TEMPLETON	11	956
	TEWKSBURY	17	646
	TISBURY	11	061
	TOLLAND	14	496

**COMMONWEALTH AUTOMOBILE REINSURERS
 MASSACHUSETTS COMMERCIAL AUTOMOBILE
 TOWN-TERRITORY DEFINITIONS
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Rating</u> <u>Territory</u>	<u>Statistical</u> <u>Town</u> <u>Code</u>
	TOPSFIELD	16	371
	TOWNSEND	13	647
	TRURO	13	086
	TYNGSBOROUGH	15	648
	TYRINGHAM	12	184
U	UPTON	13	957
	UXBRIDGE	12	921
W	WAKEFIELD	17	624
	WALES	12	497
	WALPOLE	14	719
	WALTHAM	17	607
	WARE	11	514
	WAREHAM	14	016
	WARREN	12	958
	WARWICK	15	483
	WASHINGTON	15	185
	WATERTOWN	18	608
	WAYLAND	16	649
	WEBSTER	11	922
	WELLESLEY	15	720
	WELLFLEET	13	087
	WENDELL	14	484
	WENHAM	15	343
	WEST BOYLSTON	14	959
	WEST BRIDGEWATER	16	045
	WEST BROOKFIELD	12	960
	WEST NEWBURY	14	344
	WEST ROXBURY	01	815
	WEST SPRINGFIELD	14	425
	WEST STOCKBRIDGE	12	139
	WEST TISBURY	14	088
	WESTBOROUGH	14	923
	WESTFIELD	11	424
	WESTFORD	14	650
	WESTHAMPTON	15	581
	WESTMINSTER	14	961
	WESTON	13	651
	WESTPORT	12	240
	WESTWOOD	16	742
	WEYMOUTH	17	721
	WHATELY	14	437
	WHITMAN	15	017
	WILBRAHAM	12	445
	WILLIAMSBURG	12	534
	WILLIAMSTOWN	15	140
	WILMINGTON	17	652
	WINCHENDON	12	924
	WINCHESTER	17	625
	WINDSOR	14	186
	WINTHROP	18	810
	WOBURN	16	626
	WORCESTER	18	900
	WORTHINGTON	13	582
	WRENTHAM	13	743
Y	YARMOUTH	11	062

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability**

R-163
C.A.R.
1/1/2009

Trucks, Tractors and Trailers, Private Passenger Types, Van Pools, Buses

11/01/09

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	0	5	0	0	5	0	0	0	0	0	0	0	0	0						
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
L	40	1.00	1.10	1.20	1.24	1.27																																									
I	45	1.02	1.10	1.20	1.24	1.27																																									
M	50	1.03	1.10	1.20	1.24	1.27	1.32																																								
I	60	1.03	1.16	1.20	1.24	1.27	1.32																																								
T	70	1.04	1.16	1.21	1.24	1.27	1.33																																								
	80	1.04	1.16	1.21	1.24	1.28	1.33																																								
P	100	1.04	1.17	1.21	1.25	1.28	1.33	1.61																																							
E	150	1.05	1.17	1.21	1.25	1.28	1.34	1.62	1.78																																						
R	200	1.05	1.17	1.22	1.25	1.29	1.34	1.62	1.79	1.91																																					
A	250	1.06	1.18	1.22	1.26	1.29	1.35	1.63	1.79	1.91	2.01																																				
C	300	1.06	1.18	1.22	1.26	1.29	1.35	1.63	1.80	1.92	2.01	2.09																																			
C	350	1.06	1.18	1.22	1.26	1.29	1.36	1.63	1.80	1.92	2.01	2.10																																			
I	400						1.36	1.64	1.80	1.92	2.02	2.10	2.23																																		
D	500						1.36	1.64	1.81	1.93	2.02	2.11	2.24	2.34																																	
E	600						1.37	1.64	1.81	1.93	2.02	2.11	2.24	2.35	2.41																																
N	700						1.37	1.65	1.82	1.94	2.03	2.11	2.25	2.35	2.42	2.47																															
T	800						1.37	1.65	1.82	1.94	2.03	2.12	2.25	2.36	2.42	2.47	2.51																														
	900						1.37	1.65	1.82	1.94	2.03	2.12	2.25	2.36	2.42	2.47	2.51	2.55																													
	1000						1.38	1.66	1.82	1.94	2.04	2.12	2.26	2.36	2.42	2.47	2.52	2.56	2.59																												
	1250						1.38	1.66	1.83	1.95	2.04	2.13	2.26	2.36	2.42	2.48	2.52	2.56	2.59	2.67																											
	1500						1.38	1.66	1.83	1.95	2.05	2.13	2.27	2.37	2.43	2.48	2.52	2.56	2.60	2.68	2.74																										
	1750						1.39	1.67	1.83	1.95	2.05	2.13	2.27	2.37	2.43	2.48	2.53	2.56	2.60	2.68	2.75	2.80																									
	2000						1.39	1.67	1.84	1.96	2.05	2.14	2.27	2.37	2.43	2.48	2.53	2.57	2.60	2.68	2.75	2.80	2.85																								
	2500						1.40	1.67	1.84	1.96	2.06	2.14	2.28	2.38	2.44	2.49	2.53	2.57	2.61	2.69	2.75	2.81	2.85	2.93																							
	3000							1.68	1.85	1.97	2.06	2.15	2.28	2.38	2.44	2.49	2.53	2.57	2.61	2.69	2.75	2.81	2.86	2.94	3.00																						
	4000							1.68	1.85	1.97	2.07	2.15	2.29	2.38	2.44	2.50	2.54	2.58	2.62	2.69	2.76	2.82	2.86	2.94	3.01	3.11																					
	5000							1.69	1.86	1.98	2.07	2.16	2.29	2.39	2.45	2.50	2.54	2.58	2.62	2.70	2.76	2.82	2.87	2.95	3.01	3.11	3.19																				

Increased Limit Factor for 45/45 limit is 1.30
 Increased Limit Factor for 75/75 limit is 1.52
 Increased Limit Factor for 750/750 limit is 2.49
 Increased Limit Factor for 550/550 limit is 2.38

**Commonwealth Automobile Reinsurers
 Massachusetts Commercial Automobile
 Increased Limit Factors for Bodily Injury Liability**

R-164
 C.A.R.
 11/1/2009

Taxis

11/01/09

(Limits Expressed in Thousands)

		LIMIT PER PERSON									
		2	2	3	3	4	5	1	1	2	2
		0	5	0	5	0	0	0	5	0	5
		0									0
L I M I T P E R A C C I D E N T	40	1.00	1.09	1.17	1.20	1.23					
	45	1.02	1.09	1.17	1.20	1.23					
	50	1.03	1.09	1.17	1.20	1.23	1.27				
	60	1.03	1.14	1.18	1.21	1.23	1.28				
	70	1.04	1.14	1.18	1.21	1.23	1.28				
	80	1.04	1.14	1.18	1.21	1.23	1.28				
	100	1.04	1.15	1.18	1.21	1.24	1.28	1.52			
	150	1.05	1.15	1.18	1.21	1.24	1.29	1.53	1.68		
	200	1.05	1.15	1.19	1.22	1.24	1.29	1.53	1.69	1.80	
	250	1.05	1.15	1.19	1.22	1.25	1.30	1.54	1.69	1.80	1.89
	300	1.05	1.16	1.19	1.22	1.25	1.30	1.54	1.70	1.81	1.89
	350	1.06	1.16	1.19	1.22	1.25	1.30	1.54	1.70	1.81	1.89
	400						1.30	1.55	1.70	1.81	1.90
	500						1.31	1.55	1.71	1.82	1.90

Increased Limit Factor for 45/45 limit is 1.25
 Increased Limit Factor for 75/75 limit is 1.44

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability**

R-165
C.A.R.
11/1/2009

Limousines and Car Service

11/01/09

(Limits Expressed in Thousands)

		LIMIT PER PERSON																			
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0
L I M I T P E R	40	1.00	1.09	1.17	1.20	1.23															
	45	1.02	1.09	1.17	1.20	1.23															
	50	1.03	1.09	1.17	1.20	1.23	1.27														
	60	1.03	1.14	1.18	1.21	1.23	1.28														
	70	1.04	1.14	1.18	1.21	1.23	1.28														
	80	1.04	1.14	1.18	1.21	1.23	1.28														
	100	1.04	1.15	1.18	1.21	1.24	1.28	1.52													
	150	1.05	1.15	1.18	1.21	1.24	1.29	1.53	1.68												
	200	1.05	1.15	1.19	1.22	1.24	1.29	1.53	1.69	1.80											
	250	1.05	1.15	1.19	1.22	1.25	1.30	1.54	1.69	1.80	1.89										
	300	1.05	1.16	1.19	1.22	1.25	1.30	1.54	1.70	1.81	1.89	1.96									
	350	1.06	1.16	1.19	1.22	1.25	1.30	1.54	1.70	1.81	1.89	1.96									
	400						1.30	1.55	1.70	1.81	1.90	1.96	2.07								
	500						1.31	1.55	1.71	1.82	1.90	1.97	2.07	2.16							
	600						1.31	1.55	1.71	1.82	1.90	1.97	2.08	2.16	2.22						
700						1.31	1.56	1.71	1.82	1.91	1.97	2.08	2.16	2.22	2.26						
800						1.32	1.56	1.71	1.82	1.91	1.98	2.08	2.17	2.22	2.26	2.30					
900						1.32	1.56	1.72	1.83	1.91	1.98	2.09	2.17	2.22	2.27	2.30	2.34				
1000						1.32	1.56	1.72	1.83	1.91	1.98	2.09	2.17	2.22	2.27	2.31	2.34	2.37			
1250						1.32	1.57	1.72	1.83	1.92	1.99	2.09	2.17	2.23	2.27	2.31	2.34	2.37	2.45		
1500						1.33	1.57	1.73	1.84	1.92	1.99	2.10	2.18	2.23	2.27	2.31	2.35	2.38	2.45	2.51	

Increased Limit Factor for 45/45 limit is 1.25
 Increased Limit Factor for 75/75 limit is 1.44
 Increased Limit Factor for 750/750 limit is 2.28
 Increased Limit Factor for 550/550 limit is 2.19

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability**

R-166
C.A.R.
1/1/2009

Garages

11/01/09

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	0	5	0	0	0	0	0	0	0							
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
L	40	1.00	1.10	1.19	1.23	1.27																																					
I	45	1.02	1.10	1.19	1.23	1.27																																					
M	50	1.03	1.10	1.19	1.24	1.28	1.34																																				
I	60	1.03	1.14	1.19	1.24	1.28	1.34																																				
T	70	1.04	1.14	1.20	1.24	1.28	1.35																																				
	80	1.04	1.14	1.20	1.24	1.28	1.35																																				
	100	1.04	1.15	1.20	1.25	1.29	1.35	1.62																																			
	150	1.05	1.15	1.21	1.25	1.29	1.36	1.63	1.79																																		
	200	1.05	1.16	1.21	1.26	1.30	1.36	1.63	1.80	1.92																																	
	250	1.06	1.16	1.21	1.26	1.30	1.37	1.64	1.80	1.92	2.02																																
P	300	1.06	1.16	1.22	1.26	1.30	1.37	1.64	1.81	1.93	2.02	2.10																															
E	350	1.06	1.17	1.22	1.26	1.30	1.37	1.64	1.81	1.93	2.02	2.10																															
R	400						1.38	1.65	1.81	1.93	2.03	2.10	2.23																														
	500						1.38	1.65	1.82	1.94	2.03	2.11	2.23	2.33																													
A	600						1.39	1.65	1.82	1.94	2.03	2.11	2.23	2.33	2.41																												
C	700						1.39	1.66	1.83	1.95	2.04	2.12	2.24	2.33	2.42	2.49																											
C	800						1.39	1.66	1.83	1.95	2.04	2.12	2.24	2.34	2.42	2.49	2.55																										
I	900						1.39	1.66	1.83	1.95	2.04	2.12	2.24	2.34	2.42	2.49	2.56	2.61																									
D	1000						1.40	1.67	1.83	1.95	2.05	2.12	2.25	2.34	2.42	2.50	2.56	2.61	2.66																								
E	1250						1.40	1.67	1.84	1.96	2.05	2.13	2.25	2.35	2.43	2.50	2.56	2.62	2.66	2.75																							
N	1500						1.40	1.67	1.84	1.96	2.05	2.13	2.25	2.35	2.43	2.51	2.57	2.62	2.67	2.75	2.82																						
T	1750						1.41	1.68	1.84	1.96	2.06	2.13	2.26	2.35	2.44	2.51	2.57	2.62	2.67	2.75	2.82	2.88																					
	2000						1.41	1.68	1.85	1.97	2.06	2.14	2.26	2.36	2.44	2.51	2.57	2.63	2.67	2.76	2.82	2.88	2.93																				
	2500						1.41	1.68	1.85	1.97	2.06	2.14	2.26	2.36	2.45	2.52	2.58	2.63	2.68	2.76	2.83	2.88	2.93	3.01																			
	3000							1.69	1.86	1.98	2.07	2.15	2.27	2.37	2.45	2.52	2.58	2.64	2.68	2.76	2.83	2.89	2.93	3.02	3.08																		
	4000							1.69	1.86	1.98	2.07	2.15	2.27	2.37	2.46	2.53	2.59	2.64	2.69	2.77	2.83	2.89	2.94	3.02	3.09	3.19																	
	5000							1.70	1.87	1.99	2.08	2.16	2.28	2.38	2.46	2.53	2.59	2.65	2.69	2.77	2.84	2.90	2.94	3.03	3.09	3.20	3.28																

Increased Limit Factor for 45/45 limit is 1.31
 Increased Limit Factor for 75/75 limit is 1.52
 Increased Limit Factor for 750/750 limit is 2.52
 Increased Limit Factor for 550/550 limit is 2.37

**Commonwealth Automobile Reinsurers
 Massachusetts Commercial Automobile
 Increased Limits Rates for Uninsured Motorists (U1)**

R-169
 C.A.R.
 11/1/2009

All Vehicle Types Excluding Taxicabs and Motorcycles

11/01/09

(Limits Expressed in Thousands)

		LIMIT PER PERSON												
		2	2	3	3	4	5	1	1	2	2	3	4	5
		0	5	0	5	0	0	0	0	0	0	0	0	0
L														
I														
M	40	4	6	7	7	8								
I	45	5	6	7	7	8								
T	50	5	6	7	7	8	8							
P	60	5	7	7	7	8	8							
E	70	5	7	7	7	8	8							
R	80	5	7	7	7	8	8							
A	100	5	7	7	8	8	8	9						
C	150	5	7	7	8	8	8	9	9					
C	200	5	7	7	8	8	8	9	9	10				
I	250	5	7	7	8	8	8	9	9	10	10			
D	300	5	7	7	8	8	8	9	9	10	10	10		
E	350	5	7	7	8	8	8	9	9	10	10	10		
N	400						8	9	9	10	10	10	11	
T	500						8	9	9	10	10	11	11	12

Increased Limit Rate for 45/45 limit is 8
 Increased Limit Rate for 75/75 limit is 9

**Commonwealth Automobile Reinsurers
 Massachusetts Commercial Automobile
 Increased Limit Rates for Uninsured Motorists (U1)**

R-170
 C.A.R.
 11/1/2009

Taxis

11/01/09

(Limits Expressed in Thousands)

		LIMIT PER PERSON									
		2	2	3	3	4	5	1	1	2	2
		0	5	0	5	0	0	0	5	0	5
		0	0	0	0	0	0	0	0	0	0
L											
I											
M	40	88	93	99	102	106					
I	45	89	93	99	103	106					
T	50	90	93	99	103	106	111				
	60	90	95	99	103	106	111				
P	70	90	95	99	103	106	112				
E											
R	80	90	95	100	103	106	112				
	100	90	96	100	104	107	112	130			
A	150	91	96	100	104	107	113	130	146		
C	200	91	96	101	104	108	113	130	147	159	
C	250	91	97	101	105	108	113	131	147	159	169
I											
D	300	91	97	101	105	108	113	131	148	160	169
E	350	91	97	101	105	108	114	131	148	160	169
N	400						114	132	148	160	170
T	500						114	132	149	161	170

Increased Limit Rate for 45/45 limit is 109

Increased Limit Rate for 75/75 limit is 122

**Commonwealth Automobile Reinsurers
 Massachusetts Commercial Automobile
 Increased Limit Rates for Uninsured Motorists (U1)**

R-171
 C.A.R.
 11/1/2009

Commercial Motorcycles

11/01/09

(Limits Expressed in Thousands)

		LIMIT PER PERSON																	
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L I M I T P E R A C C I D E N T	40	19	20	21	22	23													
	45	19	20	21	22	23													
	50	19	20	21	22	23	24												
	60	19	21	22	22	23	24												
	70	19	21	22	22	23	24												
	80	19	21	22	22	23	24												
	100	19	21	22	22	23	24	28											
	150	19	21	22	22	23	24	28	32										
	200	19	21	22	22	23	24	28	32	34									
	250	19	21	22	22	23	24	28	32	35	37								
	300	19	21	22	22	23	24	28	32	35	37	39							
	350	19	21	22	22	23	24	28	32	35	37	39							
	400						24	28	32	35	37	39	43						
	500						24	28	32	35	37	39	43	46					
	600						24	28	32	35	37	39	43	48	56				
700						25	28	32	35	37	40	43	50	56	58				
800						25	28	32	35	37	40	43	52	56	58	59			
900						25	29	32	35	37	40	43	54	57	58	59	60		
1000						25	29	32	35	37	40	44	55	57	58	59	60	61	

Increased Limit Rate for 45/45 limit is 23
 Increased Limit Rate for 750/750 limit is 58

**Commonwealth Automobile Reinsurers
 Massachusetts Commercial Automobile
 Increased Limits Rates for Underinsured Motorists (U2)**

R-172
 C.A.R.
 11/1/2009

All Vehicle Types Excluding Taxicabs and Motorcycles

11/01/09

(Limits Expressed in Thousands)

		LIMIT PER PERSON												
		2	2	3	3	4	5	1	1	2	2	3	4	5
		0	5	0	5	0	0	0	0	0	0	0	0	0
L														
I														
M	40	0	3	7	10	13								
I	45	1	3	7	10	13								
T	50	1	3	7	10	13	17							
	60	1	4	8	11	13	18							
P	70	1	4	8	11	13	18							
E														
R	80	1	4	8	11	13	18							
	100	1	4	8	11	14	18	40						
A	150	1	5	8	11	14	19	41	73					
C	200	2	5	9	12	14	19	41	75	99				
C	250	2	5	9	12	15	19	42	76	100	119			
I														
D	300	2	6	9	12	15	20	42	76	101	120	164		
E	350	2	6	9	12	15	20	43	77	102	120	166		
N	400						20	43	78	102	121	168	244	
T	500						21	44	79	103	122	171	247	307

Increased Limit Rate for 45/45 limit is

15

Increased Limit Rate for 75/75 limit is

33

**Commonwealth Automobile Reinsurers
 Massachusetts Commercial Automobile
 Increased Limits Rates for Underinsured Motorists (U2)**

R-173
 C.A.R.
 11/1/2009

Taxis

11/01/09

(Limits Expressed in Thousands)

		LIMIT PER PERSON									
		2	2	3	3	4	5	1	1	2	2
		0	5	0	5	0	0	0	5	0	5
		0	0	0	0	0	0	0	0	0	0
L											
I											
M	40	0	3	7	10	13					
I	45	1	3	7	10	13					
T	50	1	3	7	10	13	17				
	60	1	4	8	11	13	18				
P	70	1	4	8	11	13	18				
E											
R	80	1	4	8	11	13	18				
	100	1	4	8	11	14	18	40			
A	150	1	5	8	11	14	19	41	73		
C	200	2	5	9	12	14	19	41	75	99	
C	250	2	5	9	12	15	19	42	76	100	119
I											
D	300	2	6	9	12	15	20	42	76	101	120
E	350	2	6	9	12	15	20	43	77	102	120
N	400						20	43	78	102	121
T	500						21	44	79	103	122

Increased Limit Rate for 45/45 limit is 15
 Increased Limit Rate for 75/75 limit is 33

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)**

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Commercial Motorcycles

11/01/09

(Limits Expressed in Thousands)

		LIMIT PER PERSON																	
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0
L I M I T P E R A C C I D E N T	40	0	7	15	22	29													
	45	1	7	16	22	29													
	50	1	7	16	22	30	43												
	60	1	9	16	22	30	43												
	70	1	9	17	23	31	44												
	80	2	10	17	23	31	44												
	100	2	10	17	24	32	45	98											
	150	2	11	18	25	33	47	99	172										
	200	3	11	19	26	34	48	100	174	228									
	250	3	12	19	26	34	48	101	176	231	272								
	300	3	12	19	27	35	49	102	178	232	274	332							
	350	4	13	20	27	35	50	103	180	234	276	334							
	400						50	105	181	235	277	337	433						
	500						51	107	183	237	279	340	437	512					
	600						52	109	185	239	282	343	440	573	762				
700						52	110	186	240	285	346	443	625	763	780				
800						53	111	187	241	287	348	445	669	764	781	796			
900						53	112	189	243	289	350	447	709	764	782	797	810		
1000						54	113	190	244	291	352	449	744	765	782	798	811	823	

Increased Limit Rate for 45/45 limit is 36
 Increased Limit Rate for 750/750 limit is 789

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 C.A.R.
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**Commonwealth Automobile Reinsurers
 Massachusetts Commercial Automobile
 Property Damage Liability Increased Limit Factors**

<u>Limit</u>	<u>Motorcycle PPT, GAR & Light / Medium TTT *</u>	<u>Heavy Trucks & Truck Tractors</u>	<u>Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos & Car Service</u>	<u>Bus & Van Pool</u>
\$5,000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.140	1.160	1.210	1.140	1.140
\$15,000	1.190	1.220	1.300	1.190	1.190
\$20,000	1.213	1.254	1.351	1.213	1.207
\$25,000	1.230	1.280	1.390	1.230	1.220
\$30,000	1.235	1.296	1.417	1.235	1.225
\$35,000	1.240	1.310	1.440	1.240	1.230
\$40,000	1.244	1.331	1.461	1.244	1.234
\$45,000	1.248	1.341	1.471	1.248	1.238
\$50,000	1.250	1.350	1.480	1.250	1.240
\$75,000	1.259	1.419	1.532	1.259	1.249
\$80,000	1.259	1.421	1.534	1.259	1.249
\$100,000	1.260	1.430	1.540	1.260	1.250
\$150,000	1.272	1.524	1.593	1.266	1.262
\$200,000	1.276	1.561	1.614	1.268	1.266
\$250,000	1.280	1.590	1.630	1.270	1.270
\$300,000	1.283	1.608	1.648	1.273	1.273
\$400,000	1.287	1.637	1.677	1.277	1.277
\$500,000	1.290	1.660	1.700	1.280	1.280
\$550,000	1.292	1.695	1.716	1.282	1.282
\$750,000	1.296	1.755	1.744	1.286	1.286
\$1,000,000	1.300	1.810	1.770	1.290	1.290
\$1,500,000	1.376	1.916	1.874	1.366	1.366
\$2,000,000	1.398	1.946	1.903	1.387	1.387
\$2,500,000	1.417	1.973	1.929	1.406	1.406
\$5,000,000	1.603	2.232	2.182	1.591	1.591
\$10,000,000	1.733	2.413	2.360	1.720	1.720

* All other vehicle types should use these increased limit factors.

Effective: 11/1/2009

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS	RADIUS CLASS						
		Local Up to 50 Miles		Intermediate 51-200 Miles		Long Distance Over 200 Miles		
		BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll	
Light Trucks (0-10,000 lbs. GVW)	Service	Factor Code	1.00 014--	1.00 014--	1.10 015--	1.15 015--	1.30 016--	1.20 016--
	Retail	Factor Code	1.40 024--	1.15 024--	1.55 025--	1.40 025--	1.80 026--	1.45 026--
	Commercial	Factor Code	1.60 034--	1.15 034--	1.45 035--	1.25 035--	2.10 036--	1.50 036--

							ZONE RATED	
Medium Trucks (10,001- 20,000 lbs. GVW)	Service	Factor Code	1.10 214--	.75 214--	1.10 215--	1.05 215--	.95 216--	.95 216--
	Retail	Factor Code	1.55 224--	.90 224--	2.60 225--	1.05 225--	.95 226--	.95 226--
	Commercial	Factor Code	1.60 234--	.95 234--	2.20 235--	1.00 235--	.95 236--	.95 236--

Heavy Trucks (20,001- 45,000 lbs. GVW)	Service	Factor Code	.90 314--	.60 314--	1.35 315--	.70 315--	1.00 316--	1.00 316--
	Retail	Factor Code	1.50 324--	.90 324--	2.20 325--	1.20 325--	1.00 326--	1.00 326--
	Commercial	Factor Code	1.60 334--	.80 334--	2.20 335--	1.30 335--	1.00 336--	1.00 336--

Extra-Heavy Trucks (Over 45,000 lbs. GVW)	Factor Code	1.75 404--	.90 404--	2.60 405--	1.45 405--	1.10 406--	1.10 406--
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Heavy Truck-Tractors (0-45,000 lbs. GCW)	Service	Factor Code	1.00 344--	.85 344--	1.50 345--	.95 345--	1.00 346--	1.00 346--
	Retail	Factor Code	1.80 354--	1.15 354--	2.80 355--	1.40 355--	1.00 356--	1.00 356--
	Commercial	Factor Code	1.80 364--	1.00 364--	2.30 365--	1.15 365--	1.00 366--	1.00 366--

Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW)	Factor Code	2.20 504--	1.55 504--	2.95 505--	1.35 505--	1.10 506--	1.10 506--
--	-------------	---------------	---------------	---------------	---------------	---------------	---------------

TRAILER TYPES							
Semitrailers	Factor Code	.10 674--	.65 674--	.15 675--	.80 675--	.15 676--	1.00 676--
Trailers	Factor Code	.10 684--	.50 684--	.15 685--	.65 685--	.15 686--	1.00 686--
Service or Utility Trailers (0-2,000 lbs. Load Capacity)	Factor Code	.05 694--	.30 694--	.05 695--	.50 695--	0 696--	1.00 696--

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

NON-FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS	RADIUS CLASS						
		Local Up to 50 Miles		Intermediate 51-200 Miles		Long Distance Over 200 Miles		
		BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll	
Light Trucks (0-10,000 lbs. GVW)	Service	Factor Code	1.00 011--	1.00 011--	1.10 012--	1.15 012--	1.30 013--	1.20 013--
	Retail	Factor Code	1.40 021--	1.15 021--	1.55 022--	1.40 022--	1.80 023--	1.45 023--
	Commercial	Factor Code	1.60 031--	1.15 031--	1.45 032--	1.25 032--	2.10 033--	1.50 033--

							ZONE RATED	
Medium Trucks (10,001- 20,000 lbs. GVW)	Service	Factor Code	1.10 211--	.75 211--	1.10 212--	1.05 212--	.95 213--	.95 213--
	Retail	Factor Code	1.55 221--	.90 221--	2.60 222--	1.05 222--	.95 223--	.95 223--
	Commercial	Factor Code	1.60 231--	.95 231--	2.20 232--	1.00 232--	.95 233--	.95 233--

Heavy Trucks (20,001- 45,000 lbs. GVW)	Service	Factor Code	.90 311--	.60 311--	1.35 312--	.70 312--	1.00 313--	1.00 313--
	Retail	Factor Code	1.50 321--	.90 321--	2.20 322--	1.20 322--	1.00 323--	1.00 323--
	Commercial	Factor Code	1.60 331--	.80 331--	2.20 332--	1.30 332--	1.00 333--	1.00 333--

Extra-Heavy Trucks (Over 45,000 lbs. GVW)	Factor Code	1.75 401--	.90 401--	2.60 402--	1.45 402--	1.10 403--	1.10 403--
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Heavy Truck-Tractors (0-45,000 lbs. GCW)	Service	Factor Code	1.00 341--	.85 341--	1.50 342--	.95 342--	1.00 343--	1.00 343--
	Retail	Factor Code	1.80 351--	1.15 351--	2.80 352--	1.40 352--	1.00 353--	1.00 353--
	Commercial	Factor Code	1.80 361--	1.00 361--	2.30 362--	1.15 362--	1.00 363--	1.00 363--

Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW)	Factor Code	2.20 501--	1.55 501--	2.95 502--	1.35 502--	1.10 503--	1.10 503--
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TRAILER TYPES							
Semitrailers	Factor Code	.10 671--	.65 671--	.15 672--	.80 672--	.15 673--	1.00 673--
Trailers	Factor Code	.10 681--	.50 681--	.15 682--	.65 682--	.15 683--	1.00 683--
Service or Utility Trailers (0-2,000 lbs. Load Capacity)	Factor Code	.05 691--	.30 691--	.05 692--	.50 692--	0 693--	1.00 693--

Commercial Automobile Insurance Manual

Secondary Classification - Special Industry Class.

1. These classification and codes, but not the rating factors, apply to zone rated automobiles.
2. Where more than one secondary rating factor applies, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

**Secondary Factor
to be combined with
Primary Factor**

Trailer Types, Light Trucks and Zone Rated <u>Automobiles</u>	All Other <u>Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
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CLASSIFICATION

Manufacturers—Automobiles used to transport raw materials and finished or unfinished goods manufactured, processed or constructed by the insured, except food manufacturers.

a. Chemical Manufacturers - Those insureds manufacturing flammable, explosive, corrosive or poisonous chemicals.	0.00	-0.10	11
b. Furniture Manufacturers - Those insureds manufacturing household or office furniture and heavy appliances such as refrigerators, stoves and televisions.	0.00	-0.10	12
c. Garment Manufacturers - Those insureds in the wholesale manufacturing of outer garments, such as dresses, coats and suits.	0.00	-0.10	13
d. Machinery Manufacturers - Those insureds manufacturing machinery used for industrial purposes.	0.00	-0.10	14
e. Metal Manufacturers - Those insureds manufacturing metal products for industrial or construction utilization, other than structural iron or steel.	0.00	-0.10	15
f. Structural Iron or Steel Manufacturers.	0.00	-0.10	16
g. All Other Manufacturers Not Otherwise Classified.	0.00	-0.10	19

Commercial Automobile Insurance Manual

**Secondary Factor
to be combined with
Primary Factor**

		Trailer Types, Light Trucks and Zone Rated <u>Automobiles</u>	All Other <u>Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
CLASSIFICATION				
Truckers —Automobiles used to haul or transport goods, materials or commodities for another, other than automobiles used in moving operations.				
a. Common Carriers	Local	0.00	+0.65	21
	Intermediate	0.00	+0.65	21
	Long Distance	0.00	+0.00	21
b. Contract Carriers (Other than Chemical, Iron and Steel or Petroleum Haulers)	Local	0.00	+0.65	22
	Intermediate	0.00	+0.65	22
	Long Distance	0.00	+0.00	22
c. Contract Carriers Hauling Chemicals	Local	0.00	+0.65	23
	Intermediate	0.00	+0.65	23
	Long Distance	0.00	+0.00	23
d. Contract Carriers Hauling Iron and Steel	Local	0.00	+0.65	24
	Intermediate	0.00	+0.65	24
	Long Distance	0.00	+0.00	24
e. Contract Carriers Hauling Petroleum or Petroleum Products	Local	0.00	+0.65	27
	Intermediate	0.00	+0.65	27
	Long Distance	0.00	+0.00	27
f. Exempt Carriers (Other Than Livestock Haulers)	Local	0.00	+0.65	25
	Intermediate	0.00	+0.65	25
	Long Distance	0.00	+0.00	25
g. Exempt Carriers Hauling Livestock	Local	0.00	+0.65	26
	Intermediate	0.00	+0.65	26
	Long Distance	0.00	+0.00	26
h. All Other	Local	0.00	+0.65	29
	Intermediate	0.00	+0.65	29
	Long Distance	0.00	+0.00	29

Food Delivery—Automobiles used by food manufacturers to transport raw and finished products or used in wholesale distribution of food.

a. Canneries and Packing Plants		0.00	+0.50	31
b. Fish and Seafood		0.00	+0.50	32
c. Frozen Food		0.00	+0.50	33
d. Fruit and Vegetable		0.00	+0.50	34
e. Meat or Poultry		0.00	+0.50	35
f. All Other		0.00	+0.50	39

Commercial Automobile Insurance Manual

Secondary Factor
to be combined with
Primary Factor

	Trailer Types, Light Service Trucks and Zone Rated <u>Automobiles</u>	All Other <u>Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
<u>CLASSIFICATION</u>			
Specialized Delivery —Automobiles used in deliveries subject to time and similar constraints.			
a. Armored Cars	0.00	+0.40	41
b. Film Delivery	0.00	+0.40	42
c. Magazines or Newspapers	0.00	+0.40	43
d. Mail and Parcel Post	0.00	+0.40	44
e. All Other	0.00	+0.40	49

Waste Disposal—Automobiles transporting salvage and waste material for disposal or resale.

a. Automobile Dismantlers	0.00	0.00	51
b. Building Wrecking Operators	0.00	0.00	52
c. Garbage	0.00	0.00	53
d. Junk Dealers	0.00	0.00	54
e. All Other	0.00	0.00	59

	Trailer Types and Zone Rated <u>Automobiles</u>	All Other <u>Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
Farmers —Automobiles owned by a farmer, used in connection with the operation of his own farm occasionally used to haul commodities for other farmers.			
a. Individually Owned or Family Corp. (Other Than Livestock Hauling)	0.00	-0.50	61
b. Livestock Hauling	0.00	-0.50	62
c. All Other	0.00	-0.50	69

Commercial Automobile Insurance Manual

**Secondary Factor
to be combined with
Primary Factor**

Trailer Types, Light Service Trucks and Zone Rated <u>Automobiles</u>	All Other <u>Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
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CLASSIFICATION

Dump and Transit Mix Trucks and Trailers (Use these factors and codes only when no other secondary classification applies.)

a. Excavating	0.00	-0.20	71
b. Sand and Gravel (Other Than Quarrying)	0.00	-0.20	72
c. Mining	0.00	-0.20	73
d. Quarrying	0.00	-0.20	74
e. All Other	0.00	-0.20	79

All Automobiles

Contractors (Other Than Dump Trucks)

a. Building - Commercial	0.00	81
b. Building - Private Dwellings	0.00	82
c. Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	0.00	83
d. Excavating	0.00	84
e. Street and Road	0.00	85
f. All Other	0.00	89

Not Otherwise Specified

a. Logging and Lumbering	0.00	91
b. Petroleum Business - automobiles used to transport petroleum and petroleum products such as gasoline and fuel oil.	0.00	92
c. All Other	0.00	99