

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 &amp; B**</u>	232.81		68.44	0.3430	
Territory:					
1		3.2399			2399
2		3.2399			2399
3		3.2399			2399
4		3.2399			2399
5		3.2399			2399
6		3.2399			2399
7		3.2399			2399
8		3.2399			2399
9		3.2399			2399
10		3.2399			2399
11		0.7451			705
12		0.7451			705
13		0.7451			705
14		1.0065			883
15		0.7451			705
16		0.7451			705
17		1.0065			883
18		1.2394			1041
19		1.4051			1153
20		1.7242			1370
<u>A-1**</u>					
Territory:					
1					2161
2					2161
3					2161
4					2161
5					2161
6					2161
7					2161
8					2161
9					2161
10					2161
11					635
12					635
13					635
14					796
15					635
16					635
17					796
18					938
19					1039
20					1234
<u>B. Basic**</u>					
Territory:					
1					238
2					238
3					238
4					238
5					238
6					238
7					238
8					238
9					238
10					238
11					70
12					70
13					70
14					87
15					70
16					70
17					87
18					103
19					114
20					136

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

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

A-1: 90.1% of Combined rates.  
B: 9.9% of Combined rates.

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

**Commonwealth Automobile Reinsurers**

**Van Pools**

**Liability Coverages for Which Rates Vary by Territory**

<u>Coverage</u>	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
<u>A-2</u>					
Territory:	34.41		5.47	0.6876	
1		3.2399			170
2		3.2399			170
3		3.2399			170
4		3.2399			170
5		3.2399			170
6		3.2399			170
7		3.2399			170
8		3.2399			170
9		3.2399			170
10		3.2399			170
11		0.7451			45
12		0.7451			45
13		0.7451			45
14		1.0065			58
15		0.7451			45
16		0.7451			45
17		1.0065			58
18		1.2394			70
19		1.4051			78
20		1.7242			94
<u>PDL, Basic</u>	221.39		76.33	0.6945	
Territory:					
1		3.2399			1143
2		3.2399			1143
3		3.2399			1143
4		3.2399			1143
5		3.2399			1143
6		3.2399			1143
7		3.2399			1143
8		3.2399			1143
9		3.2399			1143
10		3.2399			1143
11		0.7451			347
12		0.7451			347
13		0.7451			347
14		1.0065			431
15		0.7451			347
16		0.7451			347
17		1.0065			431
18		1.2394			505
19		1.4051			558
20		1.7242			660

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

\*\* (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	18
\$ 10,000	20

Coverage U

	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	4	0
20/50	5	0
25/50	6	2
35/80	7	8
50/100	8	14
100/300	9	34
250/500	10	114
500/500	11	279

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

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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>	309.34		
Territory:			
1		2.4105	746
2		2.4105	746
3		2.4105	746
4		2.4105	746
5		2.4105	746
6		2.4105	746
7		2.4105	746
8		2.4105	746
9		2.4105	746
10		2.4105	746
11		0.8325	258
12		0.9772	302
13		0.8325	258
14		0.8325	258
15		1.1702	362
16		0.9772	302
17		1.1702	362
18		1.1702	362
19		1.1702	362
20		0.9772	302
<u>Comprehensive</u>	85.09		
Territory:			
1		2.119	180
2		2.119	180
3		2.119	180
4		2.119	180
5		2.119	180
6		2.119	180
7		2.119	180
8		2.119	180
9		2.119	180
10		2.119	180
11		0.9766	83
12		1.019	87
13		0.9223	79
14		0.9223	79
15		0.9766	83
16		0.9766	83
17		1.1214	96
18		0.9223	79
19		1.1214	96
20		1.019	87

**Collision**

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

**Comprehensive**

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

OTC Anti-Theft Off Balance Factor

0.999

**Commonwealth Automobile Reinsurers  
 Van Pools  
 Rate Relativities by Age and Cost New\***

COLLISION

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age of Vehicle</u>			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.349	0.320	0.282	0.160
4,501 - 6,000	02	0.425	0.390	0.343	0.195
6,001 - 8,000	03	0.534	0.490	0.431	0.245
8,001 - 10,000	04	0.785	0.720	0.634	0.360
10,001 - 15,000	05	1.090	1.000	0.880	0.500
15,001 - 20,000	06	1.624	1.490	1.311	0.745
20,001 - 25,000	07	1.886	1.730	1.522	0.865
25,000 - 40,000	08	2.158	1.980	1.742	0.990
40,001 - 65,000	10	2.834	2.600	2.288	1.300
65,001 - 90,000	11	3.107	2.850	2.508	1.425
90,001 & Over	12	(See Below)			

COMPREHENSIVE

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age of Vehicle</u>			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.380	0.380	0.372	0.289
4,501 - 6,000	02	0.400	0.400	0.392	0.304
6,001 - 8,000	03	0.470	0.470	0.461	0.357
8,001 - 10,000	04	0.720	0.720	0.706	0.547
10,001 - 15,000	05	1.000	1.000	0.980	0.760
15,001 - 20,000	06	1.310	1.310	1.284	0.996
20,001 - 25,000	07	1.260	1.260	1.235	0.958
25,000 - 40,000	08	1.440	1.440	1.411	1.094
40,001 - 65,000	10	1.800	1.800	1.764	1.368
65,001 - 90,000	11	2.040	2.040	1.999	1.550
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:

$$3.232 = 3.107 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

\* 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, (5) x (6) x (6A) ) 359.06
  
- (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	21	25	43	65	81	90	98
2	21	25	43	65	81	90	98
3	21	25	43	65	81	90	98
4	21	25	43	65	81	90	98
5	21	25	43	65	81	90	98
6	21	25	43	65	81	90	98
7	21	25	43	65	81	90	98
8	21	25	43	65	81	90	98
9	21	25	43	65	81	90	98
10	21	25	43	65	81	90	98
11	7	9	15	22	28	31	34
12	9	10	17	26	33	37	40
13	7	9	15	22	28	31	34
14	7	9	15	22	28	31	34
15	10	12	21	32	39	44	47
16	9	10	17	26	33	37	40
17	10	12	21	32	39	44	47
18	10	12	21	32	39	44	47
19	10	12	21	32	39	44	47
20	9	10	17	26	33	37	40

**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	1.060	1.030
500	1.000	1.000
1000	0.890	0.950
2000	0.720	0.900
3000	0.600	0.860
4000	0.520	0.840
5000	0.470	0.820

COMPANY EXPENSES

<u>Coverage</u>	Company Expense Pure Premium (Form 100)
Collision	101.13
Comprehensive	33.05

VARIABLE EXPENSES

<u>Coverage</u>	Variable Expense Factor* (Form 100)
Collision	0.9317
Comprehensive	0.5627

\* Variable Expense Factor = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage)

**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	230.62	5

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

\*\* Form 100 Line (18)

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