

## **CAR Commercial Rate – Effective September 1, 2014 Implementation Procedures and Summary of Changes**

Below is a description of procedures used to develop rates effective September 1, 2014, including a summary of the changes implemented this year.

### **1. Commission Schedule**

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

<u>Classification</u>	<u>Percent of Written Premium</u>
Taxi	7.27%
Limousine	6.22%
Car Service	3.12%
All Other	9.91%

### **2. CAR Commercial Automobile Insurance Manual – Manual Rules**

The CAR Commercial Automobile Insurance Manual has been updated for clarity and consistency and brought up to date with current rating procedures and CAR Rules of Operation requirements. Please reference the [Memorandum of Changes](#) in the Manual for a complete list and description of changes.

### **3. CAR Commercial Automobile Policy Forms and Endorsements**

CAR is adopting a modification to the Massachusetts Garage Insurance Policy (MM 00 95 1011), clarifying actual cash value determination at the time of loss, consistent with Regulation 211 CMR 133.05. The modification was announced by the Automobile Insurers Bureau (AIB) in its Commercial Auto Notice CA-038.

### **4. Experience Rating Plan**

The CAR Experience Rating Plan has been updated to reflect factors and components resulting from the proposed rate changes. In addition, the Experience Rating Plan is modified to introduce an adjustment factor which will be applied when determining the experience rating modification. Implementation of the adjustment factor is set forth in Section I, Part D.6. and Section II, Part D.6 of the Plan. Policies eligible for experience rating issued prior to distribution of the Experience Rating Plan should include endorsement MM 99 23 – Rate Modification.

### **5. Rate Implementation**

#### **a. Territory Schedule**

The territory definitions to be used for policies effective with this filing are unchanged.

#### **b. Increased Limit Factors (ILF)**

The TTT property damage liability increased limit factors and taxi U-1 increased limit rates have been updated. All other increased limit factors remain unchanged.

Refer to Schedule 107 for complete tables of increased limit factors.

c. **Deductible Relativities**

Deductible Relativities remain unchanged.

d. **Zone Rates**

Zone rates remain unchanged.

e. **Schedule 107 and Rates**

i. **Trucks, Tractors, and Trailers**

Schedule 107-1 contains the information necessary for the calculation of rates for vehicles classified as truck, tractor, or trailer. The methodology for the calculation of these rates is unchanged. The following 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 \$4 buyback charge.
- Use TTT medical payments rates for zone rated classifications.
- Physical damage rates for zone rated, trailer interchange, and long distance classes are 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 remains 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 5 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 remains unchanged. The physical damage rates are developed by applying a factor of 1.5 times the private passenger type rate.

- Car Service

Schedule 107-5 contains the information necessary for the calculation of the car service liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.5 times the private passenger type rate.

- 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 remains unchanged. The physical damage rates are developed by applying a factor of 1.25 times the TTT rate.

- Van Pools

Schedule 107-7 contains the information necessary for the calculation of the van pool rates. The methodology for the calculation of these rates remains unchanged.

iv. Garages

Schedule 107-8 contains the information necessary for the calculation for garage risks on a per plate basis. The methodology for the calculation of these rates remains unchanged. Garagekeepers premium and dealers physical damage premium are developed by applying a factor of 1.073 to the rates effective April 1, 2013. 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 of the Commercial Automobile Manual, when available.

v. Special Types

The factors and rating procedures for special types remain unchanged.

vi. Motorcycles

Motorcycle rates are unchanged. Schedule 107-9 identifies the rates and rating factors for commercial motorcycles.

**CAR Commercial Automobile Insurance Manual  
Memorandum of Changes – September 1, 2014**

**General Modifications**

References throughout the Manual are updated for consistency. This includes references to Rules and Sections of the Manual, references to other CAR Rules and Manuals and limit/deductible references.

References to “vehicle”, “motor vehicle” and “auto” are updated to “automobile”, as appropriate. References to “agent” are updated to “producer”.

All references to basic limits are updated to include coverage and limit definitions of A-1 and B basic limits of \$20,000 per person, \$40,000 per accident Bodily Injury and \$5,000 Property Damage.

When a specific endorsement is to be used, the endorsement name and number is identified.

References to the Rate Section of the Manual are added as necessary in order to direct users of the Manual to rate information, rating instructions, rating factors and rating territory, zone rating definitions/tables and statistical codes.

Headings are added, as necessary, to provide organization and clarity within an applicable Rule.

Wording is added or modified, as necessary, to clarify existing Rule language.

**Specific Rule Modifications**

**Section I – General Rules**

**Rule 1. Application of this Manual**

A section entitled Anti-Theft Device Standards and Discounts is added to the Manual as Section VIII.

**Rule 2. Effective Date Rule**

Language is added to note that revisions or additions to the Rules will be announced via a Commercial Lines Notice that will specify the effective date of the change.

**Rule 3. Policies and Coverages**

Chapter III – Premium of CAR’s Manual of Administrative Procedures is referenced as the source for obtaining a complete list of cedable forms and endorsements. The mandatory offer of additional coverages is updated to reflect approved limits for ceded business, as specified in Rule 6 – Coverages of CAR’s Rules of Operation.

**Rule 4. Standard Procedures**

The Rule is updated to indicate that a Servicing Carrier may elect to include a renewal application or questionnaire with the renewal policy. The Rule is updated to specify that the notice of cancellation must be sent to the Registry of Motor Vehicles in a format as prescribed by the Registrar.

**Rule 5. Policy Term**

The reference to policy terms of greater than one year is eliminated.

**Rule 7. Premium Computation**

The reference to policy terms of greater than one year is eliminated. For policy terms of less than one year, language is added to specify that the annual premium should be pro rated using the rates in effect at policy inception and references to the pro rata and short rate tables contained in the Rate Section are added.

**Rule 8. Premium Changes**

Language is added to specify that all changes requiring the adjustment of policy premium (both additional and return premium) should be pro rated at the rate used to calculate the policy premium at inception.

**Rule 11. Referral to Servicing Carriers**

This Rule is eliminated.

**Section II – Common Coverages and Rating Procedures**

**Rule 22. Out-of-State Garaging**

Specific language has been added to the Rule relative to the determination of highest rated territory.

**Rule 23. Deposit Premium Rule**

The Rule is modified to reflect that if the applicant is in default in the payment of premium during the preceding 24 months, the full policy premium is payable in advance.

**Rule 29. Reserved for Future Use**

The Rule entitled Liability Coverages is deleted since language contained in that Rule is redundant with information contained in Rule 3 of the Manual.

**Rule 30. Medical Payments**

The Rule is updated to identify where medical payment premium information for each of the commercial automobile classifications may be obtained and to specify that no medical payments premium charge shall be made for service or utility trailers.

**Rule 31. Reserved for Future Use**

The Rule entitled No-Fault Coverages – Personal Injury Protection is deleted since language contained in that Rule is redundant with information contained in Rule 3 of the Manual.

**Rule 36. Underinsured Motorist Insurance**

Language specifying that this coverage is optional is added to the Rule.

**Rule 37. Reserved for Future Use**

The Rule entitled Deductible Insurance – Property Damage Liability is deleted since property damage liability may not be written on a deductible basis for ceded policies.

**Rule 38. Financial Responsibility Laws – Certification**

This Rule is updated to eliminate reference to the word “surcharge”.

**Rule 40. Increased Liability Limits**

The example displaying the development of Bodily Injury increased limits is eliminated.

**Rule 41. Combined Single Limit Liability Coverage**

The combined single limit premium calculation is updated to reflect the discount as a factor rather than a percentage.

**Rule 43. Anti-Theft Device – Vehicle Recovery System**

This Rule is modified to identify the applicable vehicle types and coverages and includes a reference to Section VIII of the Manual to obtain further information. The reference to the gross vehicle weight of those commercial vehicles for which this Rule applies is increased from 8,000 to 10,000 pounds.

**Rule 44. Reserved for Future Use**

The Passive Restraint Discount Rule is eliminated.

**Rule 46. Pollution Liability**

The pollution liability premium development procedures for non-dealers on garage policies are eliminated.

### **Section III – Trucks, Tractors and Trailers**

The Rules within this Section have been reorganized to provide a clear understanding of the types of automobiles to which this Section applies, the detailed classification procedures for eligible automobiles and the determination of rating territory, rating factors and premium computation for the applicable classifications. No rating procedures have been modified in this reorganization. Tables containing details relative to final premium computation including the specific rate page(s) to be referenced and the factors to be applied have been added to the Rules related to Premium Development. Additionally, several Rules have been renumbered, as noted.

**Rule 51. Eligibility**

The definition of a trucking risk has been moved to this Rule. Language that identifies that unique rating procedures apply to trucking risks and references Rule 55 – Premium Development Options for Truckers for premium determination is added to this Rule.

**Rule 52. Trucks, Tractors and Trailers Classifications (formerly Rule 53)**

Additional details for classification determination are added to the primary and secondary classification sections of this Rule. To clarify the determination of radius class, language is added to indicate that the risk should be classified using the longest radius class unless 80% or more of the automobile's operation is in a single shorter radius class. Language relative to the determination of whether a risk is subject to zone rating and determination of a risk's geographic classification, including place of principal garaging and zone or zone combination code, including associated examples (which were formerly contained in Rules 52 and 55) has been added to this Rule.

**Rule 53. Premium Development – Specified Car Basis – Other than Zone Rated Automobiles (formerly Rule 52)**

Details added relative to the premium calculation for Other than Zone Rated Automobiles include language stating that the collision coverage base rate premium computation is further clarified for automobile type (truck, truck-tractor, vehicle used in dumping operations, trailer or semitrailer). A detailed final premium computation table which includes the specific rate page(s) to be referenced and the factors to be applied has been added to this Rule.

**Rule 54. Premium Development – Zone Rated Automobiles (formerly Rule 55)**

Language relative to the premium calculation for Zone Rated Automobiles and a detailed final premium computation table which includes the specific rate page(s) to be referenced and the factors to be applied have been added to this Rule.

**Rule 55. Premium Development Options for Truckers (formerly Rule 54)**

Language specifying that coverage written on a cost of hire or gross receipts basis is subject to audit is added to the Rule. A detailed final premium computation table has been added to this Rule.

## **Section IV – Private Passenger Types**

The Rules within this Section have been reorganized to provide a clear understanding of the types of automobiles to which this Section applies, the detailed classification procedures for eligible automobiles and the determination of rating territory, rating factors and premium computation for the applicable classifications. No rating procedures have been modified in this reorganization. Tables containing details relative to final premium computation including the specific rate page(s) to be referenced and the increased limit or higher deductible factors to be applied have been added to the premium development Rules. Additionally, several Rules have been renumbered, as noted.

**Rule 61. Eligibility**

Language is added to enhance the definition of a private passenger type automobile.

**Rule 62. Private Passenger Types Classifications (new Rule)**

This Rule is added to Section IV to detail the classification procedures for fleet and non-fleet automobiles, to provide direction on determining principal place of garaging and to provide information relative to leased private passenger type automobiles.

**Rule 63. Premium Development (formerly Rule 62)**

Language relative to the premium calculation for Private Passenger Type automobiles and a detailed final premium computation table which includes the specific rate page(s) to be referenced and the factors to be applied have been added to this Rule.

**Rule 64. Premiums for Stated Amount or Agreed Amount Coverage (formerly Rule 63 and entitled Specified Peril Premiums – Fire, Theft and C.A.C.)**

This Rule has been renumbered.

**Rule 65. Towing and Labor Cost (formerly Rule 64)**

This Rule has been renumbered.



## **Section V – Public Transportation**

The Rules within this Section have been reorganized to provide a clear understanding of the types of automobiles to which this Section applies, the detailed classification procedures for eligible automobiles and the determination of rating territory, rating factors and premium computation for the applicable classifications. No rating procedures have been modified in this reorganization. Tables containing details relative to final premium computation including the specific rate page(s) to be referenced and the factors to be applied have been added to the premium development Rules. Additionally, several Rules have been renumbered, as noted.

### **Rule 72. Public Automobile Classifications (formerly Rule 73)**

Language is modified to specify that operating radius is measured from the street address where the automobile is registered or, in the case of a leased vehicle, from the street address of the lessee's business. Language is added to the car service automobile and airport bus definitions to provide further clarity for determining use class. Language relative to the determination of whether a risk is subject to zone rating and determination of a risk's geographic classification, including place of principal garaging and zone or zone combination code, including associated examples (which were formerly contained in Rules 72 and 74) has been added to this Rule. Specific language is added relative to the determination of highest rated territory. To clarify the procedures for determining rating territory, language is added to indicate that a territory other than the highest rated territory may apply if the risk provides credible documentation that 80% or more of a public automobile's operation is outside the highest rated territory. Details relative to the determination of secondary classification based upon seating capacity has been added to this Rule.

### **Rule 73. Premium Development – Other than Zone Rated Automobiles (formerly Rule 72)**

Language relative to the premium calculation for Other than Zone Rated Automobiles and detailed final premium computation tables which include the specific rate page(s) to be referenced and the factors to be applied have been added to this Rule.

### **Rule 74. Premium Development – Zone Rated Automobiles**

Language relative to the premium calculation for Zone Rated Automobiles and detailed final premium computation tables which include the specific rate page(s) to be referenced and the factors to be applied have been added to this Rule.

### **Rule 75. Gross Receipts or Mileage Basis**

Language specifying that coverage written on a gross receipts basis is subject to audit is added to the Rule. Minimum premium development language is added to this Rule and the reference to medical payments limits of \$1,000 and \$2,000 is eliminated.

## **Section VII – Special Types and Operations**

### **Rule 111. Premium Development**

Additional details relative to premium development are added to this Rule.

### **Rule 120. Leasing or Rental Concerns**

To determine premium on a specified car basis, the Rule is updated to specify that contingent coverage may be provided if insurance covering the leasing concern on a primary basis is provided by the lessee. The determination of premium on a gross receipts basis has been eliminated from the Rule.

### **Rule 124. Registration Plates Not Issued for a Specific Automobile**

Information specifying that the Rule applies to risks that have been issued an interchangeable plate other than a dealer plate is added.

### **Rule 125. Composite Rating**

The Rule is updated to further clarify the composite rating procedure, eligibility requirements and computation of a composite rate.

## **Section VIII – Anti-Theft Device Standards and Discounts**

This Section is added to the Manual. The reference to the gross vehicle weight of commercial vehicles for which the anti-theft device standards and discount procedures applies is increased from 8,000 to 10,000 pounds.

# **COMMONWEALTH AUTOMOBILE REINSURERS**

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## **SCHEDULE 107 Rating Components**

**Effective September 1, 2014**

**Printed and Distributed by**

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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		(Form 100)	Fleet	Non-Fleet
<u>A-1 &amp; B**</u>	284.02				68.44	0.7938		
Territory:								
1		3.2399	0.9586	1.0748			1197	1332
2		3.2399	0.9586	1.0748			1197	1332
3		3.2399	0.9586	1.0748			1197	1332
4		3.2399	0.9586	1.0748			1197	1332
5		3.2399	0.9586	1.0748			1197	1332
6		3.2399	0.9586	1.0748			1197	1332
7		3.2399	0.9586	1.0748			1197	1332
8		3.2399	0.9586	1.0748			1197	1332
9		3.2399	0.9586	1.0748			1197	1332
10		3.2399	0.9586	1.0748			1197	1332
11		0.6474	0.9628	1.0393			309	327
12		0.7770	0.9893	1.0102			361	367
13		0.8130	0.9979	1.0018			376	378
14		0.8586	0.9579	1.0406			380	406
15		0.9389	1.0000	1.0000			422	422
16		1.0421	0.9938	1.0060			457	461
17		1.2413	0.9791	1.0214			521	540
18		1.3354	0.9574	1.0473			544	587
19		1.5463	0.9603	1.0354			618	659
20		1.6510	0.9596	1.0463			653	704
<u>A-1**</u>								
Territory:								
1							1078	1200
2							1078	1200
3							1078	1200
4							1078	1200
5							1078	1200
6							1078	1200
7							1078	1200
8							1078	1200
9							1078	1200
10							1078	1200
11							278	295
12							325	331
13							339	341
14							342	366
15							380	380
16							412	415
17							469	487
18							490	529
19							557	594
20							588	634
<u>B. Basic**</u>								
Territory:								
1							119	132
2							119	132
3							119	132
4							119	132
5							119	132
6							119	132
7							119	132
8							119	132
9							119	132
10							119	132
11							31	32
12							36	36
13							37	37
14							38	40
15							42	42
16							45	46
17							52	53
18							54	58
19							61	65
20							65	70

\* (5) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

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

A-1: 90.1% of Combined rates.

B: 9.9% 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	Territory Relativity	Fleet/ Non-Fleet Differential (100K)		Company Expense Pure Premium	Variable Expense Factor*	Final Base Rates**	
	(Form 100)	(100K)	Fleet	Non-Fleet	(Form 100)	(Form 100)	Fleet	Non-Fleet
<u>A-2</u>								
Territory:	20.49				5.47	0.7938		
1		3.2399	0.9586	1.0748			87	97
2		3.2399	0.9586	1.0748			87	97
3		3.2399	0.9586	1.0748			87	97
4		3.2399	0.9586	1.0748			87	97
5		3.2399	0.9586	1.0748			87	97
6		3.2399	0.9586	1.0748			87	97
7		3.2399	0.9586	1.0748			87	97
8		3.2399	0.9586	1.0748			87	97
9		3.2399	0.9586	1.0748			87	97
10		3.2399	0.9586	1.0748			87	97
11		0.6474	0.9628	1.0393			23	24
12		0.7770	0.9893	1.0102			27	27
13		0.8130	0.9979	1.0018			28	28
14		0.8586	0.9579	1.0406			28	30
15		0.9389	1.0000	1.0000			31	31
16		1.0421	0.9938	1.0060			34	34
17		1.2413	0.9791	1.0214			38	40
18		1.3354	0.9574	1.0473			40	43
19		1.5463	0.9603	1.0354			45	48
20		1.6510	0.9596	1.0463			48	51
<u>PDL, Basic</u>	311.94				76.33	0.8371		
Territory:								
1		3.2399	0.9586	1.0748			1249	1389
2		3.2399	0.9586	1.0748			1249	1389
3		3.2399	0.9586	1.0748			1249	1389
4		3.2399	0.9586	1.0748			1249	1389
5		3.2399	0.9586	1.0748			1249	1389
6		3.2399	0.9586	1.0748			1249	1389
7		3.2399	0.9586	1.0748			1249	1389
8		3.2399	0.9586	1.0748			1249	1389
9		3.2399	0.9586	1.0748			1249	1389
10		3.2399	0.9586	1.0748			1249	1389
11		0.6474	0.9628	1.0393			323	342
12		0.7770	0.9893	1.0102			378	384
13		0.8130	0.9979	1.0018			394	395
14		0.8586	0.9579	1.0406			398	424
15		0.9389	1.0000	1.0000			441	441
16		1.0421	0.9938	1.0060			477	482
17		1.2413	0.9791	1.0214			544	564
18		1.3354	0.9574	1.0473			568	612
19		1.5463	0.9603	1.0354			645	688
20		1.6510	0.9596	1.0463			682	735

\* (5) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

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

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Coverage U

	<u>U-1</u> <u>Uninsured</u>	<u>U-2</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  
 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>	393.97					
Territory:						
1		2.9462	0.9673	1.0408	1123	1208
2		2.9462	0.9673	1.0408	1123	1208
3		2.9462	0.9673	1.0408	1123	1208
4		2.9462	0.9673	1.0408	1123	1208
5		2.9462	0.9673	1.0408	1123	1208
6		2.9462	0.9673	1.0408	1123	1208
7		2.9462	0.9673	1.0408	1123	1208
8		2.9462	0.9673	1.0408	1123	1208
9		2.9462	0.9673	1.0408	1123	1208
10		2.9462	0.9673	1.0408	1123	1208
11		0.7495	0.9218	1.0512	272	310
12		0.8763	0.9835	1.0104	340	349
13		0.8913	0.9501	1.0305	334	362
14		0.9782	0.9242	1.0464	356	403
15		0.9936	0.9877	1.0077	387	394
16		1.0770	0.9289	1.0486	394	445
17		1.1260	0.9039	1.0719	401	476
18		1.1893	0.9634	1.0283	451	482
19		1.2959	0.9493	1.0367	485	529
20		1.2926	0.9449	1.0402	481	530
<u>Comprehensive</u>	120.72					
Territory:						
1		2.1609	0.8976	1.0606	237	280
2		2.1609	0.8976	1.0606	237	280
3		2.1609	0.8976	1.0606	237	280
4		2.1609	0.8976	1.0606	237	280
5		2.1609	0.8976	1.0606	237	280
6		2.1609	0.8976	1.0606	237	280
7		2.1609	0.8976	1.0606	237	280
8		2.1609	0.8976	1.0606	237	280
9		2.1609	0.8976	1.0606	237	280
10		2.1609	0.8976	1.0606	237	280
11		0.7933	0.8716	1.0525	84	102
12		0.9170	0.9876	1.0049	111	113
13		0.9057	1.0000	1.0000	111	111
14		0.9753	0.9812	1.0073	117	120
15		1.0156	0.9887	1.0044	123	125
16		1.0581	0.9676	1.0135	125	131
17		1.1213	0.9997	1.0001	137	137
18		1.1681	0.9405	1.0267	134	147
19		1.1795	0.9396	1.0266	135	148
20		1.1680	0.8807	1.0515	126	150

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

0.988

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

(1) Statewide Average \$500 Collision Base Rate Pure Premium.	\$393.97
(2) Company Expense Pure Premium for \$500 Collision.	\$101.13
(3) Variable Expense Factor	0.8186
(4) Statewide Average \$500 Collision Base Rate $\{[(1) + (2)] / (3)\}$	\$604.81
(5) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$39.40
(6) Company Expense Pure Premium for \$500 Limited Collision.	\$10.11
(7) Variable Expense Factor	0.8186
(8) Statewide Average \$500 Limited Collision Base Rate $\{[(5) + (6)] / (7)\}$	\$60.48
(9) $[(8) / (4)]$	10.0%



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

COLLISION

Cost New	Symbol Code	Age of Vehicle			
		1	2,3	4,5	6-9
\$ 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

Cost New	Symbol Code	Age of Vehicle			
		1	2,3	4,5	6-9
\$ 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 (Section 105).

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

DEDUCTIBLE RELATIVITIES (Section 102)

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
300	1.060	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
Limited Collision	10.11
Comprehensive	33.05

VARIABLE EXPENSES

<u>Coverage</u>	Variable Expense Factor* (Form 100)
Collision	0.8186
Limited Collision	0.8186
Comprehensive	0.8186

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

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

(1) Average \$500 deductible Collision pure premium,  
 ( Form 100, (5) x (6) x (6A) )

420.83

(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	34	40	67	103	127	142	154
2	34	40	67	103	127	142	154
3	34	40	67	103	127	142	154
4	34	40	67	103	127	142	154
5	34	40	67	103	127	142	154
6	34	40	67	103	127	142	154
7	34	40	67	103	127	142	154
8	34	40	67	103	127	142	154
9	34	40	67	103	127	142	154
10	34	40	67	103	127	142	154
11	8	10	16	25	31	34	37
12	10	12	20	31	39	43	47
13	10	12	20	30	38	42	46
14	11	13	21	33	40	45	49
15	12	14	23	35	44	49	53
16	12	14	24	36	45	50	54
17	12	14	24	37	46	51	55
18	14	16	27	41	51	57	62
19	15	17	29	44	55	61	66
20	14	17	29	44	55	61	66

**WAIVER CHARGES FOR NON-FLEET**

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	36	43	73	110	137	153	166
2	36	43	73	110	137	153	166
3	36	43	73	110	137	153	166
4	36	43	73	110	137	153	166
5	36	43	73	110	137	153	166
6	36	43	73	110	137	153	166
7	36	43	73	110	137	153	166
8	36	43	73	110	137	153	166
9	36	43	73	110	137	153	166
10	36	43	73	110	137	153	166
11	9	11	19	28	35	39	43
12	10	12	21	32	40	44	48
13	11	13	22	33	41	46	50
14	12	14	24	37	46	51	55
15	12	14	24	36	45	50	54
16	13	16	27	41	51	56	61
17	14	17	29	43	54	60	65
18	14	17	29	44	55	61	66
19	16	19	32	48	60	67	73
20	16	19	32	48	60	67	73

**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	194.03	4

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

\*\* Form 100 Line (16)

\*\*\* (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 Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Non-Fleet	Company Expense Pure Premium (Form 100)	Fleet Variable Expense Factor* (Form 100)	Non-fleet Variable Expense Factor* (Form 100)	20/40 Increased Limits Factor (Form 100)	Fleet	Non-Fleet
<u>A-1 &amp; B**</u>	287.31	311.87				68.25	0.7938	0.7938	1.00		
Territory:											
1			3.2595	1.0000	1.0000					1266	1367
2			3.2595	1.0000	1.0000					1266	1367
3			3.2595	1.0000	1.0000					1266	1367
4			3.2595	1.0000	1.0000					1266	1367
5			3.2595	1.0000	1.0000					1266	1367
6			3.2595	1.0000	1.0000					1266	1367
7			3.2595	1.0000	1.0000					1266	1367
8			3.2595	1.0000	1.0000					1266	1367
9			3.2595	1.0000	1.0000					1266	1367
10			3.2595	1.0000	1.0000					1266	1367
11			0.7050	1.0000	1.0000					341	363
12			0.7882	1.0000	1.0000					371	396
13			0.8167	1.0000	1.0000					382	407
14			0.8001	1.0000	1.0000					376	400
15			0.8262	1.0000	1.0000					385	411
16			0.9543	1.0000	1.0000					431	461
17			1.1371	1.0000	1.0000					498	533
18			1.2619	1.0000	1.0000					543	582
19			1.4752	1.0000	1.0000					620	666
20			1.6597	1.0000	1.0000					687	738
<u>A-1**</u>											
Territory:											
1										1123	1213
2										1123	1213
3										1123	1213
4										1123	1213
5										1123	1213
6										1123	1213
7										1123	1213
8										1123	1213
9										1123	1213
10										1123	1213
11										302	322
12										329	351
13										339	361
14										334	355
15										341	365
16										382	409
17										442	473
18										482	516
19										550	591
20										609	655
<u>B. Basic**</u>											
Territory:											
1										143	154
2										143	154
3										143	154
4										143	154
5										143	154
6										143	154
7										143	154
8										143	154
9										143	154
10										143	154
11										39	41
12										42	45
13										43	46
14										42	45
15										44	46
16										49	52
17										56	60
18										61	66
19										70	75
20										78	83

\* (6) & (7) = 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: 88.7% of Combined rates (Form 110).  
 B: 11.3% of Combined rates (Form 110).  
 \*\*\* (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 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)		Fleet/ Non-Fleet Differential (100K)	Company Expense Pure Premium (Form 100)		Fleet Variable Expense Factor*	Non-fleet Variable Expense Factor*	20/40 Increased Limits Factor (Form 100)	Final Base Rates**	Fleet
<u>A-2</u>											
Territory:	36.20	70.19				14.67	0.7938	0.7938			
1			3.2595	1.0000	1.0000					167	307
2			3.2595	1.0000	1.0000					167	307
3			3.2595	1.0000	1.0000					167	307
4			3.2595	1.0000	1.0000					167	307
5			3.2595	1.0000	1.0000					167	307
6			3.2595	1.0000	1.0000					167	307
7			3.2595	1.0000	1.0000					167	307
8			3.2595	1.0000	1.0000					167	307
9			3.2595	1.0000	1.0000					167	307
10			3.2595	1.0000	1.0000					167	307
11			0.7050	1.0000	1.0000					51	81
12			0.7882	1.0000	1.0000					54	88
13			0.8167	1.0000	1.0000					56	91
14			0.8001	1.0000	1.0000					55	89
15			0.8262	1.0000	1.0000					56	92
16			0.9543	1.0000	1.0000					62	103
17			1.1371	1.0000	1.0000					70	119
18			1.2619	1.0000	1.0000					76	130
19			1.4752	1.0000	1.0000					86	149
20			1.6597	1.0000	1.0000					94	165
<u>PDL Basic</u>	204.62	243.59				65.47	0.8371	0.8371			
Territory:											
1			3.2595	1.0000	1.0000					875	1027
2			3.2595	1.0000	1.0000					875	1027
3			3.2595	1.0000	1.0000					875	1027
4			3.2595	1.0000	1.0000					875	1027
5			3.2595	1.0000	1.0000					875	1027
6			3.2595	1.0000	1.0000					875	1027
7			3.2595	1.0000	1.0000					875	1027
8			3.2595	1.0000	1.0000					875	1027
9			3.2595	1.0000	1.0000					875	1027
10			3.2595	1.0000	1.0000					875	1027
11			0.7050	1.0000	1.0000					251	283
12			0.7882	1.0000	1.0000					271	308
13			0.8167	1.0000	1.0000					278	316
14			0.8001	1.0000	1.0000					274	311
15			0.8262	1.0000	1.0000					280	319
16			0.9543	1.0000	1.0000					311	356
17			1.1371	1.0000	1.0000					356	409
18			1.2619	1.0000	1.0000					387	445
19			1.4752	1.0000	1.0000					439	507
20			1.6597	1.0000	1.0000					484	561

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

\*\* (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	\$18	(From Form 110)
10,000	20	
15,000	22	
20,000	23	
25,000	25	

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	0	5	0
25/50	6	2	6	2
35/80	7	8	7	8
50/100	8	14	8	14
100/300	9	34	9	34
250/500	10	114	10	114
500/500	11	279	11	279

Commonwealth Automobile Reinsurers

Private Passenger Types  
Physical Damage Loss Pure Premium by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	
	Fleet	Non-Fleet	Territory	Fleet/ Non-Fleet		Loss	
	Average	Average		Differential		Pure Premium	
Pure Prem	Pure Prem	Territory	(100K)		by Territory *		
(Form 100)	(Form 100)	Relativity	Fleet	Non-Fleet	Fleet	Non-Fleet	
<b>Collision</b>	567.59	691.44					
Territory:							
1			2.6355	1.0000	1.0000	1496	1822
2			2.6355	1.0000	1.0000	1496	1822
3			2.6355	1.0000	1.0000	1496	1822
4			2.6355	1.0000	1.0000	1496	1822
5			2.6355	1.0000	1.0000	1496	1822
6			2.6355	1.0000	1.0000	1496	1822
7			2.6355	1.0000	1.0000	1496	1822
8			2.6355	1.0000	1.0000	1496	1822
9			2.6355	1.0000	1.0000	1496	1822
10			2.6355	1.0000	1.0000	1496	1822
11			0.6872	1.0000	1.0000	390	475
12			0.8157	1.0000	1.0000	463	564
13			0.7949	1.0000	1.0000	451	550
14			0.8573	1.0000	1.0000	487	593
15			0.8518	1.0000	1.0000	483	589
16			1.0051	1.0000	1.0000	570	695
17			1.1202	1.0000	1.0000	636	775
18			1.3145	1.0000	1.0000	746	909
19			1.3471	1.0000	1.0000	765	931
20			1.4877	1.0000	1.0000	844	1029
<b>Limited Collision</b>	39.73	48.4					
Territory:							
1			2.6355	1.0000	1.0000	105	128
2			2.6355	1.0000	1.0000	105	128
3			2.6355	1.0000	1.0000	105	128
4			2.6355	1.0000	1.0000	105	128
5			2.6355	1.0000	1.0000	105	128
6			2.6355	1.0000	1.0000	105	128
7			2.6355	1.0000	1.0000	105	128
8			2.6355	1.0000	1.0000	105	128
9			2.6355	1.0000	1.0000	105	128
10			2.6355	1.0000	1.0000	105	128
11			0.6872	1.0000	1.0000	27	33
12			0.8157	1.0000	1.0000	32	39
13			0.7949	1.0000	1.0000	32	38
14			0.8573	1.0000	1.0000	34	41
15			0.8518	1.0000	1.0000	34	41
16			1.0051	1.0000	1.0000	40	49
17			1.1202	1.0000	1.0000	45	54
18			1.3145	1.0000	1.0000	52	64
19			1.3471	1.0000	1.0000	54	65
20			1.4877	1.0000	1.0000	59	72
<b>Comprehensive</b>	103.21	170.56					
Territory:							
1			2.5149	1.0000	1.0000	282	474
2			2.5149	1.0000	1.0000	282	474
3			2.5149	1.0000	1.0000	282	474
4			2.5149	1.0000	1.0000	282	474
5			2.5149	1.0000	1.0000	282	474
6			2.5149	1.0000	1.0000	282	474
7			2.5149	1.0000	1.0000	282	474
8			2.5149	1.0000	1.0000	282	474
9			2.5149	1.0000	1.0000	282	474
10			2.5149	1.0000	1.0000	282	474
11			0.9050	1.0000	1.0000	102	171
12			0.9527	1.0000	1.0000	107	180
13			0.9141	1.0000	1.0000	103	172
14			0.9400	1.0000	1.0000	105	177
15			0.9458	1.0000	1.0000	106	178
16			1.0347	1.0000	1.0000	116	195
17			1.0355	1.0000	1.0000	116	195
18			1.0642	1.0000	1.0000	119	201
19			1.0857	1.0000	1.0000	122	205
20			1.2077	1.0000	1.0000	135	228

Collision/Lim. Collision      Comprehensive  
 \* (5A) = (1) x (3) x (4A)      \* (5A) = [(1) x (3) x (4A)] / (Fleet Anti-Theft Off Balance Factor)  
 \* (5B) = (2) x (3) x (4B)      \* (5B) = [(1) x (3) x (4B)] / (Non-Fleet Anti-Theft Off Balance Factor)

OTC Anti-Theft Off Balance Factors

Fleet	Non-Fleet
0.920	0.904



**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	0.700	0.700	0.700	0.700	0.651	0.651	0.595	0.560	0.448
4,501 - 6,000	02	0.810	0.810	0.810	0.810	0.753	0.753	0.689	0.648	0.518
6,001 - 8,000	03	0.840	0.840	0.840	0.840	0.781	0.781	0.714	0.672	0.538
8,001 - 10,000	04	0.900	0.900	0.900	0.900	0.837	0.837	0.765	0.720	0.576
10,001 - 15,000	05	1.000	1.000	1.000	1.000	0.930	0.930	0.850	0.800	0.640
15,001 - 20,000	06	1.000	1.000	1.000	1.000	0.930	0.930	0.850	0.800	0.640
20,001 - 25,000	07	1.040	1.040	1.040	1.040	0.967	0.967	0.884	0.832	0.666
25,001 - 40,000	08	1.130	1.130	1.130	1.130	1.051	1.051	0.961	0.904	0.723
40,001 - 65,000	10	1.240	1.240	1.240	1.240	1.153	1.153	1.054	0.992	0.794
65,001 - 90,000	11	1.780	1.780	1.780	1.780	1.655	1.655	1.513	1.424	1.139
90,001 and Over	12					(see below)				

<u>LIMITED COLLISION</u>										
0 - 4,500	01	0.700	0.700	0.700	0.700	0.651	0.651	0.595	0.560	0.448
4,501 - 6,000	02	0.810	0.810	0.810	0.810	0.753	0.753	0.689	0.648	0.518
6,001 - 8,000	03	0.840	0.840	0.840	0.840	0.781	0.781	0.714	0.672	0.538
8,001 - 10,000	04	0.900	0.900	0.900	0.900	0.837	0.837	0.765	0.720	0.576
10,001 - 15,000	05	1.000	1.000	1.000	1.000	0.930	0.930	0.850	0.800	0.640
15,001 - 20,000	06	1.000	1.000	1.000	1.000	0.930	0.930	0.850	0.800	0.640
20,001 - 25,000	07	1.040	1.040	1.040	1.040	0.967	0.967	0.884	0.832	0.666
25,001 - 40,000	08	1.130	1.130	1.130	1.130	1.051	1.051	0.961	0.904	0.723
40,001 - 65,000	10	1.240	1.240	1.240	1.240	1.153	1.153	1.054	0.992	0.794
65,001 - 90,000	11	1.780	1.780	1.780	1.780	1.655	1.655	1.513	1.424	1.139
90,001 and Over	12					(see below)				

<u>COMPREHENSIVE</u>										
0 - 4,500	01	0.740	0.740	0.740	0.718	0.718	0.629	0.629	0.607	0.511
4,501 - 6,000	02	0.780	0.780	0.780	0.757	0.757	0.663	0.663	0.640	0.538
6,001 - 8,000	03	0.780	0.780	0.780	0.757	0.757	0.663	0.663	0.640	0.538
8,001 - 10,000	04	0.940	0.940	0.940	0.912	0.912	0.799	0.799	0.771	0.649
10,001 - 15,000	05	1.000	1.000	1.000	0.970	0.970	0.850	0.850	0.820	0.690
15,001 - 20,000	06	1.000	1.000	1.000	0.970	0.970	0.850	0.850	0.820	0.690
20,001 - 25,000	07	1.000	1.000	1.000	0.970	0.970	0.850	0.850	0.820	0.690
25,001 - 40,000	08	1.110	1.110	1.110	1.077	1.077	0.944	0.944	0.910	0.766
40,001 - 65,000	10	1.470	1.470	1.470	1.426	1.426	1.250	1.250	1.205	1.014
65,001 - 90,000	11	2.480	2.480	2.480	2.406	2.406	2.108	2.108	2.034	1.711
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:

$$1.830 = 1.780 + (95,000-90,000)/1,000 \times 0.01$$

\* 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	0.890	0.930
2000	0.720	0.860
3000	0.600	0.810
4000	0.520	0.780
5000	0.470	0.760

COMPANY EXPENSES

<u>Coverage</u>	<u>Company Expense Pure Premium (Form 100)</u>
Collision	139.19
Limited Collision	9.74
Comprehensive	29.98

VARIABLE EXPENSES

<u>Coverage</u>	<u>Fleet Variable Expense Factor* (Form 100)</u>	<u>Non-Fleet Variable Expense Factor* (Form 100)</u>
Collision	0.8186	0.8186
Limited Collision	0.8186	0.8186
Comprehensive	0.7443	0.8186

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

**Commonwealth Automobile Reinsurers**

**Private Passenger Types  
 Collision Waiver of Deductible Charges**

- (1A) Fleet: Average \$500 deductible Collision pure premium,  
 [Form 100, {(5) x (6) x (6A)}] 515.98
  
- (1B) Non-Fleet: Average \$500 deductible Collision pure premium,  
 [Form 100, {(5) x (6) x (6A)}] 690.83
  
- (2) Waiver Charges = / 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	13	18	30	49	59	67	74
Non-Fleet	18	24	41	65	79	90	99

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Collision - \$300 Deductible Buyback Charge**

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- (1A) Fleet: Average \$500 deductible Collision pure premium,  
[Form 100, {(5) x (6) x (6A)}] 515.98
- (1B) Non-Fleet: Average \$500 deductible Collision pure premium,  
[Form 100, {(5) x (6) x (6A)}] 690.83
- (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) }

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

\$300 Deductible Buyback Charges		
Territory	Fleet	Non-Fleet
1	133	178
2	133	178
3	133	178
4	133	178
5	133	178
6	133	178
7	133	178
8	133	178
9	133	178
10	133	178
11	35	46
12	41	55
13	40	54
14	43	58
15	43	58
16	51	68
17	56	76
18	66	89
19	68	91
20	75	100

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Limited Collision - \$300 Deductible Buyback Charge**

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- (1A) Fleet: Average \$500 deductible Limited Collision pure premium,  
[7% of Collision Rate] 36.12
- (1B) Non-Fleet: Average \$500 deductible Limited Collision pure premium,  
[7% of Collision Rate] 48.36
- (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	9	12
2	9	12
3	9	12
4	9	12
5	9	12
6	9	12
7	9	12
8	9	12
9	9	12
10	9	12
11	2	3
12	3	4
13	3	4
14	3	4
15	3	4
16	4	5
17	4	5
18	5	6
19	5	6
20	5	7

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

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- (1A) Fleet: Average \$500 deductible Comprehensive pure premium,  
[Form 100, {(5) x (6) x (6A)}] 98.05
- (1B) Non-Fleet: Average \$500 deductible Comprehensive pure premium,  
[Form 100, {(5) x (6) x (6A)}] 166.93
- (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	17	26
2	17	26
3	17	26
4	17	26
5	17	26
6	17	26
7	17	26
8	17	26
9	17	26
10	17	26
11	6	9
12	6	10
13	6	9
14	6	10
15	6	10
16	7	11
17	7	11
18	7	11
19	7	11
20	8	12

**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 &amp; B**</u>	2699.85		568.06	0.8202	1.0225	
Territory:						
1		0.9639				3952
2		0.9639				3952
3		0.9639				3952
4		0.9639				3952
5		0.9639				3952
6		0.9639				3952
7		0.9639				3952
8		0.9639				3952
9		0.9639				3952
10		0.9639				3952
11		0.5694				2625
12		0.5694				2625
13		0.9810				4010
14		0.6692				2961
15		0.5694				2625
16		0.9810				4010
17		0.5694				2625
18		0.9810				4010
19		1.1367				4534
20		1.2608				4952
<u>A-1**</u>						
Territory:						
1						3529
2						3529
3						3529
4						3529
5						3529
6						3529
7						3529
8						3529
9						3529
10						3529
11						2344
12						2344
13						3581
14						2644
15						2344
16						3581
17						2344
18						3581
19						4049
20						4422
<u>B. Basic**</u>						
Territory:						
1						423
2						423
3						423
4						423
5						423
6						423
7						423
8						423
9						423
10						423
11						281
12						281
13						429
14						317
15						281
16						429
17						281
18						429
19						485
20						530

\* (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: 89.3% of Combined rates.

B: 10.7% of Combined rates.

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

**Commonwealth Automobile Reinsurer**

**Taxicabs  
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) Owner Offset	(6) Final Base Rates**
<u>A-2</u>						
Territory:	758.52		123.18	0.8202	1.0225	
1		0.9639				1065
2		0.9639				1065
3		0.9639				1065
4		0.9639				1065
5		0.9639				1065
6		0.9639				1065
7		0.9639				1065
8		0.9639				1065
9		0.9639				1065
10		0.9639				1065
11		0.5694				692
12		0.5694				692
13		0.9810				1081
14		0.6692				786
15		0.5694				692
16		0.9810				1081
17		0.5694				692
18		0.9810				1081
19		1.1367				1228
20		1.2608				1346
<u>PDL, Basic</u>	1089.98		243.40	0.8635	1.0225	
Territory:						
1		0.9639				1532
2		0.9639				1532
3		0.9639				1532
4		0.9639				1532
5		0.9639				1532
6		0.9639				1532
7		0.9639				1532
8		0.9639				1532
9		0.9639				1532
10		0.9639				1532
11		0.5694				1023
12		0.5694				1023
13		0.9810				1554
14		0.6692				1152
15		0.5694				1023
16		0.9810				1554
17		0.5694				1023
18		0.9810				1554
19		1.1367				1755
20		1.2608				1915

\* (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**

	Coverage U	
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	41	0
20/50	42	0
25/50	44	2
35/80	49	8
50/100	54	14
100/300	64	34
250/500	73	114

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 &amp; B**</u>	382.53		186.39	0.8307	
Territory:					
1		1.7226			1018
2		1.7226			1018
3		1.7226			1018
4		1.7226			1018
5		1.7226			1018
6		1.7226			1018
7		1.7226			1018
8		1.7226			1018
9		1.7226			1018
10		1.7226			1018
11		0.4966			453
12		0.6961			545
13		0.4966			453
14		0.4966			453
15		0.4966			453
16		0.6961			545
17		0.8257			605
18		1.1437			751
19		1.1241			742
20		1.1437			751
<u>A-1**</u>					
Territory:					
1					909
2					909
3					909
4					909
5					909
6					909
7					909
8					909
9					909
10					909
11					405
12					487
13					405
14					405
15					405
16					487
17					540
18					671
19					663
20					671
<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					48
12					58
13					48
14					48
15					48
16					58
17					65
18					80
19					79
20					80

\* (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: 89.3% of Combined rates.

B: 10.7% of Combined rates.

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

Commonwealth Automobile Reinsurer

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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:	163.2		50.69	0.8307	
1		1.7226			399
2		1.7226			399
3		1.7226			399
4		1.7226			399
5		1.7226			399
6		1.7226			399
7		1.7226			399
8		1.7226			399
9		1.7226			399
10		1.7226			399
11		0.4966			159
12		0.6961			198
13		0.4966			159
14		0.4966			159
15		0.4966			159
16		0.6961			198
17		0.8257			223
18		1.1437			286
19		1.1241			282
20		1.1437			286
<u>PDL, Basic</u>	287.49		91.45	0.8740	
Territory:					
1		1.7226			671
2		1.7226			671
3		1.7226			671
4		1.7226			671
5		1.7226			671
6		1.7226			671
7		1.7226			671
8		1.7226			671
9		1.7226			671
10		1.7226			671
11		0.4966			268
12		0.6961			334
13		0.4966			268
14		0.4966			268
15		0.4966			268
16		0.6961			334
17		0.8257			376
18		1.1437			481
19		1.1241			474
20		1.1437			481

\* (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**

	Coverage U	
	U-1	U-2
	<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

**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 &amp; B**</u>	1041.58		246.27	0.8617	
Territory:					
1		1.7226			2368
2		1.7226			2368
3		1.7226			2368
4		1.7226			2368
5		1.7226			2368
6		1.7226			2368
7		1.7226			2368
8		1.7226			2368
9		1.7226			2368
10		1.7226			2368
11		0.4966			886
12		0.6961			1127
13		0.4966			886
14		0.4966			886
15		0.4966			886
16		0.6961			1127
17		0.8257			1284
18		1.1437			1668
19		1.1241			1645
20		1.1437			1668
<u>A-1**</u>					
Territory:					
1					2115
2					2115
3					2115
4					2115
5					2115
6					2115
7					2115
8					2115
9					2115
10					2115
11					791
12					1006
13					791
14					791
15					791
16					1006
17					1147
18					1490
19					1469
20					1490
<u>B. Basic**</u>					
Territory:					
1					253
2					253
3					253
4					253
5					253
6					253
7					253
8					253
9					253
10					253
11					95
12					121
13					95
14					95
15					95
16					121
17					137
18					178
19					176
20					178

\* (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: 89.3% of Combined rates.

B: 10.7% of Combined rates.

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

**Commonwealth Automobile Reinsurer**

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**Car Service  
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:	340.27		81.48	0.8617	
1		1.7226			775
2		1.7226			775
3		1.7226			775
4		1.7226			775
5		1.7226			775
6		1.7226			775
7		1.7226			775
8		1.7226			775
9		1.7226			775
10		1.7226			775
11		0.4966			291
12		0.6961			369
13		0.4966			291
14		0.4966			291
15		0.4966			291
16		0.6961			369
17		0.8257			421
18		1.1437			546
19		1.1241			538
20		1.1437			546
<u>PDL, Basic</u>	555.22		117.83	0.9050	
Territory:					
1		1.7226			1187
2		1.7226			1187
3		1.7226			1187
4		1.7226			1187
5		1.7226			1187
6		1.7226			1187
7		1.7226			1187
8		1.7226			1187
9		1.7226			1187
10		1.7226			1187
11		0.4966			435
12		0.6961			557
13		0.4966			435
14		0.4966			435
15		0.4966			435
16		0.6961			557
17		0.8257			637
18		1.1437			832
19		1.1241			820
20		1.1437			832

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

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

**Commonwealth Automobile Reinsurers**  
**Car Service**  
**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	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

**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 &amp; B**</u>	210.71		68.44	0.6662	
Territory:					
1		3.2399			1127
2		3.2399			1127
3		3.2399			1127
4		3.2399			1127
5		3.2399			1127
6		3.2399			1127
7		3.2399			1127
8		3.2399			1127
9		3.2399			1127
10		3.2399			1127
11		0.7451			338
12		0.7451			338
13		0.7451			338
14		1.0065			421
15		0.7451			338
16		0.7451			338
17		1.0065			421
18		1.2394			495
19		1.4051			547
20		1.7242			648
<u>A-1**</u>					
Territory:					
1					1015
2					1015
3					1015
4					1015
5					1015
6					1015
7					1015
8					1015
9					1015
10					1015
11					305
12					305
13					305
14					379
15					305
16					305
17					379
18					446
19					493
20					584
<u>B**</u>					
Territory:					
1					112
2					112
3					112
4					112
5					112
6					112
7					112
8					112
9					112
10					112
11					33
12					33
13					33
14					42
15					33
16					33
17					42
18					49
19					54
20					64

\* (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)}.



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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* (Form 100)	(5) Final Base Rates**
<u>A-2</u>	65.90		5.47	0.7938	
Territory:					
1		3.2399			276
2		3.2399			276
3		3.2399			276
4		3.2399			276
5		3.2399			276
6		3.2399			276
7		3.2399			276
8		3.2399			276
9		3.2399			276
10		3.2399			276
11		0.7451			69
12		0.7451			69
13		0.7451			69
14		1.0065			90
15		0.7451			69
16		0.7451			69
17		1.0065			90
18		1.2394			110
19		1.4051			124
20		1.7242			150
<u>PDL</u>	181.19		76.33	0.8371	
Territory:					
1		3.2399			792
2		3.2399			792
3		3.2399			792
4		3.2399			792
5		3.2399			792
6		3.2399			792
7		3.2399			792
8		3.2399			792
9		3.2399			792
10		3.2399			792
11		0.7451			252
12		0.7451			252
13		0.7451			252
14		1.0065			309
15		0.7451			252
16		0.7451			252
17		1.0065			309
18		1.2394			359
19		1.4051			395
20		1.7242			464

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

\*\* (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* (Form 100)	(5) Final Base Rates***
<u>A-1 &amp; B**</u>	860.53		68.44	0.7938	
Territory:					
1		3.2399			3598
2		3.2399			3598
3		3.2399			3598
4		3.2399			3598
5		3.2399			3598
6		3.2399			3598
7		3.2399			3598
8		3.2399			3598
9		3.2399			3598
10		3.2399			3598
11		0.7451			894
12		0.7451			894
13		0.7451			894
14		1.0065			1177
15		0.7451			894
16		0.7451			894
17		1.0065			1177
18		1.2394			1430
19		1.4051			1609
20		1.7242			1955
<u>A-1**</u>					
Territory:					
1					3242
2					3242
3					3242
4					3242
5					3242
6					3242
7					3242
8					3242
9					3242
10					3242
11					805
12					805
13					805
14					1060
15					805
16					805
17					1060
18					1288
19					1450
20					1761
<u>B**</u>					
Territory:					
1					356
2					356
3					356
4					356
5					356
6					356
7					356
8					356
9					356
10					356
11					89
12					89
13					89
14					117
15					89
16					89
17					117
18					142
19					159
20					194

\* (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

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>A2</u>	311.59		5.47	0.7938	
Territory:					
1		3.2399			1279
2		3.2399			1279
3		3.2399			1279
4		3.2399			1279
5		3.2399			1279
6		3.2399			1279
7		3.2399			1279
8		3.2399			1279
9		3.2399			1279
10		3.2399			1279
11		0.7451			299
12		0.7451			299
13		0.7451			299
14		1.0065			402
15		0.7451			299
16		0.7451			299
17		1.0065			402
18		1.2394			493
19		1.4051			558
20		1.7242			684
<u>PDL</u>	436.10		76.33	0.8371	
Territory:					
1		3.2399			1779
2		3.2399			1779
3		3.2399			1779
4		3.2399			1779
5		3.2399			1779
6		3.2399			1779
7		3.2399			1779
8		3.2399			1779
9		3.2399			1779
10		3.2399			1779
11		0.7451			479
12		0.7451			479
13		0.7451			479
14		1.0065			616
15		0.7451			479
16		0.7451			479
17		1.0065			616
18		1.2394			737
19		1.4051			823
20		1.7242			989

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

\*\* (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 &amp; B**</u>	491.46		68.44	0.7938	
Territory:					
1		3.2399			2092
2		3.2399			2092
3		3.2399			2092
4		3.2399			2092
5		3.2399			2092
6		3.2399			2092
7		3.2399			2092
8		3.2399			2092
9		3.2399			2092
10		3.2399			2092
11		0.7451			548
12		0.7451			548
13		0.7451			548
14		1.0065			709
15		0.7451			548
16		0.7451			548
17		1.0065			709
18		1.2394			854
19		1.4051			956
20		1.7242			1154
<u>A-1**</u>					
Territory:					
1					1885
2					1885
3					1885
4					1885
5					1885
6					1885
7					1885
8					1885
9					1885
10					1885
11					494
12					494
13					494
14					639
15					494
16					494
17					639
18					769
19					861
20					1040
<u>B**</u>					
Territory:					
1					207
2					207
3					207
4					207
5					207
6					207
7					207
8					207
9					207
10					207
11					54
12					54
13					54
14					70
15					54
16					54
17					70
18					85
19					95
20					114

\* (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

**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*	(5) Final Base Rates**
<u>A2</u>	162.41		5.47	0.7938	
Territory:					
1		3.2399			670
2		3.2399			670
3		3.2399			670
4		3.2399			670
5		3.2399			670
6		3.2399			670
7		3.2399			670
8		3.2399			670
9		3.2399			670
10		3.2399			670
11		0.7451			159
12		0.7451			159
13		0.7451			159
14		1.0065			213
15		0.7451			159
16		0.7451			159
17		1.0065			213
18		1.2394			260
19		1.4051			294
20		1.7242			360
<u>PDL</u>	291.04		76.33	0.8371	
Territory:					
1		3.2399			1218
2		3.2399			1218
3		3.2399			1218
4		3.2399			1218
5		3.2399			1218
6		3.2399			1218
7		3.2399			1218
8		3.2399			1218
9		3.2399			1218
10		3.2399			1218
11		0.7451			350
12		0.7451			350
13		0.7451			350
14		1.0065			441
15		0.7451			350
16		0.7451			350
17		1.0065			441
18		1.2394			522
19		1.4051			580
20		1.7242			691

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

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

**Commonwealth Automobile Reinsurers**

**Public Buses**

**Liability Coverages for Which Rates do not Vary by Territory**

Medical Payments (Coverage D)

\$5,000            \$ 18

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Coverage U

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	<u>U-1</u> <u>Uninsured</u>	<u>U-2</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**  
**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 )

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 &amp; B**</u>	344.88		68.25	0.7938	1.00	
Territory:						
1		2.9466				1366
2		2.9466				1366
3		2.9466				1366
4		2.9466				1366
5		2.9466				1366
6		2.9466				1366
7		2.9466				1366
8		2.9466				1366
9		2.9466				1366
10		2.9466				1366
11		0.6190				355
12		0.7466				410
13		0.7401				408
14		0.9383				494
15		0.8044				435
16		0.9070				480
17		1.1593				590
18		1.2796				642
19		1.4828				730
20		1.5771				771
<u>A-1**</u>						
Territory:						
1						1231
2						1231
3						1231
4						1231
5						1231
6						1231
7						1231
8						1231
9						1231
10						1231
11						320
12						369
13						368
14						445
15						392
16						432
17						532
18						578
19						658
20						695
<u>B. Basic**</u>						
Territory:						
1						135
2						135
3						135
4						135
5						135
6						135
7						135
8						135
9						135
10						135
11						35
12						41
13						40
14						49
15						43
16						48
17						58
18						64
19						72
20						76

\* (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: 90.1% of Combined rates (Form 110).  
B: 9.9% of Combined rates (Form 110).

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

**Commonwealth Automobile Reinsurer**

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

<u>Coverage</u>	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates**
<u>A-2</u>	37.04		14.67	0.7938		
Territory:						
1		2.9466				156
2		2.9466				156
3		2.9466				156
4		2.9466				156
5		2.9466				156
6		2.9466				156
7		2.9466				156
8		2.9466				156
9		2.9466				156
10		2.9466				156
11		0.6190				47
12		0.7466				53
13		0.7401				53
14		0.9383				62
15		0.8044				56
16		0.9070				61
17		1.1593				73
18		1.2796				78
19		1.4828				88
20		1.5771				92
<u>PDL, Basic</u>	312.98		65.47	0.8371		
Territory:						
1		2.9466				1180
2		2.9466				1180
3		2.9466				1180
4		2.9466				1180
5		2.9466				1180
6		2.9466				1180
7		2.9466				1180
8		2.9466				1180
9		2.9466				1180
10		2.9466				1180
11		0.6190				310
12		0.7466				357
13		0.7401				355
14		0.9383				429
15		0.8044				379
16		0.9070				417
17		1.1593				512
18		1.2796				557
19		1.4828				633
20		1.5771				668

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

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



**Commonwealth Automobile Reinsurers**

**Garages**

**Liability Coverages for Which Rates do not Vary by Territory**

---

	U-1	U-2
	<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

**Massachusetts Commercial Automobile  
Commonwealth Automobile Reinsurers  
Commercial Motorcycle Rates**

2014 CAR  
Schedule 107-9

Coverage	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>
A-1	\$29.00	\$27.00	\$48.00	\$41.00
A-2	\$3.00	\$3.00	\$5.00	\$5.00
B (excluding guest)	\$8.00	\$11.00	\$14.00	\$17.00
B (including guest)	\$35.00	\$30.00	\$57.00	\$45.00
PDL	\$26.00	\$26.00	\$45.00	\$38.00

Collision (\$500 Deductible)	\$4.88 per \$100 of value
Comprehensive (\$500 Deductible)	\$3.03 per \$100 of value
Limited Collision (\$500 Deductible)	6.0% of the \$500 Deductible Collision Rate

Determine motorcycle Collision and Comprehensive rates by following procedure:

- (a) Determine the motorcycle's Original Cost New in hundreds of dollars,
- (b) Multiply the value determined in (a) by the rate per \$100,
- (c) Multiply the value determined in (b) by the Age Rate Factor.

Motorcycle Age Rate Factors			
Age Group	Motorcycle Age Based on Model Year	Collision Factor	Comprehensive Factor
1	Current MY	1.00	1.00
2	1st Preceding	0.93	0.91
3	2nd Preceding	0.86	0.81
4	3rd Preceding	0.79	0.72
5	4th Preceding	0.72	0.62
6	5th Preceding	0.65	0.53
7	6th Preceding	0.58	0.44
8	All Other	0.51	0.34

The current model year changes October 1, regardless of the actual date the models are introduced.

Waiver of Deductible Charges	Deductibles			
	\$300	\$500	\$1,000	\$2,000
Collision, Lim. Collision	\$12.00	\$18.00	\$24.00	\$36.00

**Deductible Charges**

Collision	\$56.00	base	0.713	0.571	< Add the \$300 deductible charges to the \$500 base premium.
Limited Collision	\$6.00	base	0.619	0.412	< Apply the \$1000/\$2000 factors to the \$500 deductible base premium.
Comprehensive	\$2.00	base	0.608	0.555	
Fire only:					Charge 5% of the Commercial Motorcycle Comprehensive premium
Fire & Theft only:					Charge 95% of the Commercial Motorcycle Comprehensive premium

Limit Per Person	MedPay Rate
\$500	\$126
\$750	\$134
\$1,000	\$144
\$2,000	\$182
\$5,000	\$263
\$10,000	\$378
\$15,000	\$437
\$20,000	\$482
\$25,000	\$518
\$50,000	\$614

Limit	U-1 Rate	U-2 Rate
20/40	\$33	\$0
20/50	\$33	\$2
25/50	\$35	\$11
35/80	\$39	\$36
50/100	\$42	\$68
100/300	\$48	\$165
250/500	\$62	\$525
500/500	\$77	\$918
500/1000	\$92	\$1,313

Substitute Transportation	Rate
\$15/day - \$450 max	68
\$30/day - \$900 max	135
\$45/day - \$1,350 max	251
\$100/day - \$3,000 max	519

Towing & Labor	Rate
\$50/day per disablement	12
\$100/day per disablement	24

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

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>	
<b>A</b>	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>B</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	
<b>C</b>		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>Proposed Territory</u>	<u>Statistical Town 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
<b>D</b>	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
<b>E</b>	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
<b>F</b>	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
<b>G</b>	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
<b>H</b>	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>Proposed Territory</u>	<u>Statistical Town 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
<b>I</b>	IPSWICH	13	315
<b>J</b>	JAMAICA PLAIN	03	817
<b>K</b>	KINGSTON	16	036
<b>L</b>	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
<b>M</b>	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>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town 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
<b>N</b>	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
<b>O</b>	OAK BLUFFS	13	057
	OAKHAM	15	976
	ORANGE	12	412
	ORLEANS	11	058
	OTIS	13	179
	OXFORD	12	950
<b>P</b>	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>Proposed Territory</u>	<u>Statistical Town Code</u>
	PLYMPTON	13	071
	PRINCETON	14	980
	PROVINCETOWN	14	059
<b>Q</b>	QUINCY	19	703
<b>R</b>	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
<b>S</b>	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
<b>T</b>	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>Proposed Territory</u>	<u>Statistical Town Code</u>
	TOPSFIELD	16	371
	TOWNSEND	13	647
	TRURO	13	086
	TYNGSBOROUGH	15	648
	TYRINGHAM	12	184
<b>U</b>	UPTON	13	957
	UXBRIDGE	12	921
<b>W</b>	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
<b>Y</b>	YARMOUTH	11	062



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

2014 CAR Filing  
Increased Limits Factors  
Exhibit 1

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

09/01/14

(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	1
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	7	0	5	0	0	0	5	0
L	40	1.00	1.13	1.21	1.28	1.33																						
I	45	1.02	1.13	1.21	1.28	1.34																						
M	50	1.04	1.13	1.22	1.28	1.34	1.44																					
I	60	1.04	1.14	1.22	1.29	1.34	1.44																					
T	70	1.05	1.14	1.22	1.29	1.35	1.44																					
	80	1.05	1.15	1.23	1.29	1.35	1.45																					
	100	1.05	1.15	1.23	1.30	1.35	1.45	1.76																				
	150	1.06	1.16	1.24	1.31	1.36	1.46	1.77	1.95																			
	200	1.07	1.17	1.25	1.31	1.37	1.47	1.77	1.96	2.09																		
	250	1.07	1.17	1.25	1.32	1.37	1.47	1.78	1.97	2.10	2.20																	
	300	1.08	1.18	1.25	1.32	1.38	1.47	1.78	1.97	2.10	2.21	2.30																
	350	1.08	1.18	1.26	1.32	1.38	1.48	1.78	1.97	2.11	2.21	2.31																
P	400						1.48	1.79	1.98	2.11	2.22	2.31	2.46															
E	500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58														
R	600						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66													
	700						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66	2.72												
A	800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77											
C	900						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.66	2.72	2.77	2.81										
C	1000						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.67	2.72	2.77	2.81	2.85									
I	1250						1.51	1.81	2.00	2.14	2.24	2.34	2.49	2.60	2.67	2.73	2.77	2.82	2.85	2.94								
D	1500						1.51	1.82	2.01	2.14	2.25	2.34	2.49	2.61	2.67	2.73	2.78	2.82	2.86	2.95	3.02							
E	1750						1.51	1.82	2.01	2.15	2.25	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08						
N	2000						1.52	1.82	2.01	2.15	2.26	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08	3.14					
T	2500						1.52	1.83	2.02	2.15	2.26	2.36	2.51	2.62	2.68	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23				
	3000						1.83	2.02	2.16	2.27	2.36	2.51	2.62	2.69	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23	3.30				
	4000						1.84	2.03	2.16	2.27	2.37	2.52	2.63	2.69	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.42			
	5000						1.85	2.04	2.17	2.28	2.38	2.53	2.63	2.70	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.43	3.51		
	7500						1.86	2.05	2.18	2.29	2.39	2.54	2.64	2.70	2.76	2.81	2.85	2.89	2.98	3.05	3.11	3.16	3.25	3.32	3.43	3.52	3.68	
	10000						1.86	2.05	2.19	2.30	2.39	2.54	2.64	2.71	2.76	2.81	2.85	2.90	2.98	3.06	3.12	3.17	3.26	3.33	3.44	3.53	3.69	3.80

Increased Limit Factor for 45/45 limit is 1.39  
 Increased Limit Factor for 75/75 limit is 1.62  
 Increased Limit Factor for 750/750 limit is 2.74  
 Increased Limit Factor for 550/550 limit is 2.62

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

2014 CAR Filing  
Increased Limits Factors  
Exhibit 2

**Taxis, Limousines and Car Service**

**09/01/14**

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2 0	2 5	3 0	3 5	4 0	5 0	1 0	1 5	2 0	2 5	3 0	4 0	5 0	6 0	7 0	8 0	9 0	1 0	1 5	1 5	2 0	2 5	3 0	4 0	5 0	7 0	1 0		
	40	1.00	1.12	1.19	1.25	1.31																							
	45	1.02	1.12	1.20	1.26	1.31																							
	50	1.04	1.12	1.20	1.26	1.31	1.40																						
	60	1.04	1.13	1.20	1.26	1.31	1.40																						
	70	1.05	1.13	1.20	1.26	1.32	1.40																						
	80	1.05	1.14	1.21	1.27	1.32	1.41																						
	100	1.05	1.14	1.21	1.27	1.32	1.41	1.67																					
	150	1.06	1.15	1.22	1.28	1.33	1.42	1.68	1.85																				
	200	1.07	1.15	1.22	1.29	1.34	1.42	1.68	1.85	1.98																			
	250	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08																		
	300	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08	2.16																	
	350	1.08	1.16	1.24	1.30	1.35	1.43	1.69	1.87	1.99	2.08	2.16	2.28																
	400						1.44	1.70	1.87	1.99	2.09	2.16	2.28																
	500						1.44	1.70	1.87	2.00	2.09	2.17	2.28	2.38															
	600						1.44	1.71	1.88	2.00	2.09	2.17	2.29	2.38	2.44														
	700						1.45	1.71	1.88	2.00	2.10	2.17	2.29	2.38	2.44	2.49													
	800						1.45	1.71	1.88	2.01	2.10	2.18	2.29	2.39	2.44	2.49	2.54												
	900						1.45	1.71	1.89	2.01	2.10	2.18	2.30	2.39	2.45	2.50	2.54	2.58											
	1000						1.45	1.72	1.89	2.01	2.10	2.18	2.30	2.39	2.45	2.50	2.54	2.58	2.61										
	1250						1.46	1.72	1.89	2.02	2.11	2.18	2.30	2.39	2.45	2.50	2.54	2.58	2.61	2.69									
	1500						1.46	1.72	1.90	2.02	2.11	2.19	2.31	2.40	2.45	2.50	2.55	2.58	2.62	2.70	2.76								
	1750						1.46	1.73	1.90	2.02	2.12	2.19	2.31	2.40	2.46	2.51	2.55	2.59	2.62	2.70	2.77	2.82							
	2000						1.47	1.73	1.90	2.03	2.12	2.19	2.31	2.40	2.46	2.51	2.55	2.59	2.62	2.70	2.77	2.82	2.87						
	2500						1.47	1.74	1.91	2.03	2.12	2.20	2.32	2.41	2.46	2.51	2.55	2.59	2.63	2.71	2.77	2.83	2.88	2.96					
	3000							1.74	1.91	2.03	2.13	2.20	2.32	2.41	2.47	2.51	2.56	2.59	2.63	2.71	2.78	2.83	2.88	2.96	3.03				
	4000							1.75	1.92	2.04	2.13	2.21	2.33	2.41	2.47	2.52	2.56	2.60	2.64	2.72	2.78	2.84	2.88	2.97	3.03	3.13			
	5000							1.75	1.92	2.04	2.14	2.21	2.33	2.42	2.47	2.52	2.57	2.60	2.64	2.72	2.79	2.84	2.89	2.97	3.03	3.14	3.22		
	7500							1.76	1.93	2.05	2.15	2.22	2.34	2.42	2.48	2.53	2.57	2.61	2.65	2.73	2.79	2.85	2.90	2.98	3.04	3.15	3.23	3.37	
	10000							1.76	1.94	2.06	2.15	2.23	2.35	2.43	2.48	2.53	2.58	2.61	2.65	2.73	2.80	2.85	2.90	2.98	3.05	3.15	3.23	3.38	3.48

Increased Limit Factor for 45/45 limit is 1.35  
 Increased Limit Factor for 75/75 limit is 1.55  
 Increased Limit Factor for 750/750 limit is 2.51  
 Increased Limit Factor for 550/550 limit is 2.41

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

2014 CAR Filing  
Increased Limits Factors  
Exhibit 3

**Garages**

**09/01/14**

(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	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	0	0	0	0	0	0	0	0	
L	40	1.00	1.13	1.21	1.27	1.33																							
I	45	1.02	1.13	1.21	1.27	1.33																							
M	50	1.04	1.13	1.21	1.28	1.33	1.43																						
I	60	1.04	1.14	1.22	1.28	1.34	1.43																						
T	70	1.05	1.14	1.22	1.28	1.34	1.43																						
P	80	1.05	1.15	1.22	1.29	1.34	1.44																						
E	100	1.05	1.15	1.23	1.29	1.35	1.44	1.75																					
R	150	1.06	1.16	1.24	1.30	1.36	1.45	1.76	1.95																				
A	200	1.07	1.17	1.24	1.31	1.36	1.46	1.76	1.96	2.10																			
C	250	1.07	1.17	1.25	1.31	1.37	1.46	1.77	1.96	2.10	2.21																		
I	300	1.08	1.17	1.25	1.31	1.37	1.46	1.77	1.97	2.11	2.22	2.30																	
D	350	1.08	1.18	1.25	1.32	1.37	1.47	1.77	1.97	2.11	2.22	2.31																	
E	400						1.47	1.78	1.98	2.12	2.23	2.31	2.44																
N	500						1.48	1.78	1.98	2.12	2.23	2.32	2.45	2.55															
T	600						1.48	1.79	1.99	2.13	2.23	2.32	2.45	2.56	2.65														
	700						1.48	1.79	1.99	2.13	2.24	2.32	2.46	2.56	2.65	2.73													
	800						1.49	1.79	1.99	2.13	2.24	2.33	2.46	2.57	2.65	2.73	2.80												
	900						1.49	1.80	2.00	2.14	2.24	2.33	2.46	2.57	2.66	2.73	2.80	2.86											
	1000						1.49	1.80	2.00	2.14	2.25	2.33	2.47	2.57	2.66	2.74	2.80	2.86	2.91										
	1250						1.50	1.81	2.00	2.14	2.25	2.34	2.47	2.58	2.67	2.74	2.81	2.86	2.91	3.00									
	1500						1.50	1.81	2.01	2.15	2.26	2.34	2.48	2.58	2.67	2.75	2.81	2.87	2.92	3.01	3.08								
	1750						1.50	1.81	2.01	2.15	2.26	2.34	2.48	2.58	2.67	2.75	2.81	2.87	2.92	3.01	3.08	3.15							
	2000						1.51	1.82	2.01	2.16	2.26	2.35	2.48	2.59	2.68	2.75	2.82	2.88	2.92	3.01	3.09	3.15	3.20						
	2500						1.51	1.82	2.02	2.16	2.27	2.35	2.49	2.59	2.68	2.76	2.82	2.88	2.93	3.02	3.09	3.15	3.21	3.30					
	3000							1.83	2.02	2.17	2.27	2.36	2.49	2.60	2.69	2.76	2.83	2.89	2.93	3.02	3.10	3.16	3.21	3.30	3.37				
	4000							1.83	2.03	2.17	2.28	2.36	2.50	2.60	2.69	2.77	2.84	2.89	2.94	3.03	3.10	3.16	3.22	3.31	3.38	3.49			
	5000							1.84	2.04	2.18	2.28	2.37	2.50	2.61	2.70	2.78	2.84	2.90	2.94	3.03	3.11	3.17	3.22	3.31	3.38	3.50	3.59		
	7500							1.85	2.05	2.19	2.29	2.38	2.51	2.62	2.71	2.78	2.85	2.91	2.95	3.04	3.11	3.18	3.23	3.32	3.39	3.51	3.60	3.76	
	10000							1.86	2.05	2.19	2.30	2.39	2.52	2.63	2.72	2.79	2.86	2.91	2.96	3.05	3.12	3.18	3.23	3.32	3.40	3.51	3.60	3.77	3.88

Increased Limit Factor for 45/45 limit is 1.38  
 Increased Limit Factor for 75/75 limit is 1.62  
 Increased Limit Factor for 750/750 limit is 2.76  
 Increased Limit Factor for 550/550 limit is 2.60

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

2014 CAR Filing  
Increased Limits Factors  
Exhibit 4

**All Vehicle Types Excluding Taxicabs and Motorcycles**

**09/01/14**

(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	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	5	5	0	0	0	0	0	0	0	
	40	4	6	7	7	8																							
	45	5	6	7	7	8																							
	50	5	6	7	7	8	8																						
	60	5	7	7	7	8	8																						
	70	5	7	7	7	8	8																						
	80	5	7	7	7	8	8																						
	100	5	7	7	8	8	8	9																					
	150	5	7	7	8	8	8	9	9																				
	200	5	7	7	8	8	8	9	9	10																			
	250	5	7	7	8	8	8	9	9	10	10																		
	300	5	7	7	8	8	8	9	9	10	10	10																	
	350	5	7	7	8	8	8	9	9	10	10	10	10																
	400						8	9	9	10	10	10	10	11															
	500						8	9	9	10	10	10	10	11	11														
	600						8	9	9	10	10	10	10	11	11	11													
	700						8	9	9	10	10	10	10	11	11	11	12												
	800						8	9	9	10	10	10	10	11	11	11	12	12											
	900						8	9	9	10	10	10	10	11	11	11	12	12	12										
	1000						8	9	9	10	10	10	10	11	11	11	12	12	12	12									
	1250						8	9	10	10	10	10	10	11	11	11	12	12	12	12	13								
	1500						8	9	10	10	10	10	10	11	11	11	12	12	12	12	13	13							
	1750						8	9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13						
	2000						8	9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	13					
	2500						8	9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	13	14				
	3000							9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	13	14	14			
	4000							9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	14	14	15			
	5000							9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	14	14	15	15		
	7500							9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	14	14	15	15	16	
	10000							9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	14	14	15	15	16	16

Increased Limit Rate for 45/45 limit is 8  
 Increased Limit Rate for 75/75 limit is 9  
 Increased Limit Rate for 750/750 limit is 12  
 Increased Limit Rate for 550/550 limit is 11

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

2014 CAR Filing  
Increased Limits Factors  
Exhibit 5

**Taxis**

**09/01/14**

(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	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	0	0	0	0	0	0	0	0	
	40	41	44	47	49	51																							
	45	42	44	47	49	51																							
	50	42	44	47	49	51	54																						
	60	42	45	47	49	51	54																						
	70	42	45	47	49	51	54																						
	80	42	45	47	49	51	54																						
	100	42	45	48	50	51	54	63																					
	150	42	46	48	50	51	54	64	68																				
	200	43	46	48	50	52	54	64	68	70																			
	250	43	46	48	50	52	55	64	68	71	73																		
	300	43	46	48	50	52	55	64	68	71	73	81																	
	350	43	46	48	50	52	55	64	68	71	73	81																	
	400						55	64	68	71	73	81	96																
	500						55	64	68	71	73	82	96	107															
	600						55	64	68	71	73	82	97	108	112														
	700						55	64	68	71	74	83	97	108	112	114													
	800						55	64	68	71	74	83	97	108	112	114	117												
	900						55	65	68	71	74	83	98	109	112	115	117	119											
	1000						56	65	68	71	75	84	98	109	112	115	117	119	121										
	1250						56	65	69	71	75	84	99	109	112	115	117	119	121	124									
	1500						56	65	69	71	76	85	99	109	112	115	117	119	121	125	128								
	1750						56	65	69	71	76	85	99	109	112	115	117	119	121	125	128	130							
	2000						56	65	69	72	76	85	100	110	113	115	117	119	121	125	128	130	133						
	2500						56	65	69	72	77	86	100	110	113	115	118	120	121	125	128	131	133	137					
	3000						65	69	72	77		86	101	110	113	116	118	120	121	125	128	131	133	137	140				
	4000						65	69	72	78		87	101	110	113	116	118	120	122	125	128	131	133	137	140	145			
	5000						65	69	72	79		88	102	110	113	116	118	120	122	126	129	131	133	137	140	145	149		
	7500						66	69	72	80		89	103	111	114	116	118	120	122	126	129	131	134	137	140	145	149	156	
	10000						66	70	72	80		89	104	111	114	117	119	121	122	126	129	132	134	138	141	145	149	156	161

Increased Limit Rate for 45/45 limit is 52  
 Increased Limit Rate for 75/75 limit is 59  
 Increased Limit Rate for 750/750 limit is 115  
 Increased Limit Rate for 550/550 limit is 110









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

2014 CAR Filing  
Increased Limits Factors  
Exhibit 9

**Commercial Motorcycles**

**09/01/14**

(Limits Expressed in Thousands)

		LIMIT PER PERSON																	
							1	1	2	2	3	4	5	6	7	8	9	1	
		2	2	3	3	4	5	0	5	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	
L I M I T	40	0	11	24	35	45													
	45	2	11	24	35	45													
	50	2	11	24	35	45	65												
	60	2	14	26	35	47	66												
	70	2	14	26	36	47	66												
	P E R	80	3	15	26	36	48	66											
		100	3	15	27	38	48	68	158										
		150	3	17	29	39	50	71	161	306									
		200	5	18	29	41	51	72	162	312	422								
		250	5	18	30	41	53	74	164	317	426	512							
A C C I D E N T	300	5	18	30	42	53	75	165	320	431	515	614							
	350	6	20	32	42	54	75	168	323	434	518	618							
	400						77	171	326	435	521	623	785						
	500						78	176	330	440	525	629	792	918					
	600						80	179	333	443	530	633	797	1022	1344				
	700						80	182	336	446	534	638	801	1110	1346	1376			
	800						81	183	339	449	539	642	806	1185	1347	1377	642		
	900						83	186	341	452	542	645	809	1253	1347	1379	642	806	
	1000						83	188	344	453	545	648	812	1313	1349	1380	642	806	1185

Increased Limit Rate for 45/45 limit is 56  
 Increased Limit Rate for 750/750 limit is 1391  
 Increased Limit Rate for 1000/2000 limit is 1458  
 Increased Limit Rate for 2000/2000 limit is 1598

**Commonwealth Automobile Reinsurers  
 Massachusetts Commercial Automobile  
 Property Damage Liability Increased Limit Factors**

09/01/14

<u>Limit</u>	<u>Motorcycle, PPT, GAR *</u>	<u>Light / Medium TTT</u>	<u>Heavy Trucks &amp; Truck Tractors</u>	<u>Extra Heavy Trucks &amp; Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos &amp; Car Service</u>	<u>Bus &amp; Van Pool</u>
\$5,000	1.000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.180	1.350	1.373	1.441	1.170	1.170
\$15,000	1.230	1.359	1.414	1.513	1.230	1.230
\$20,000	1.253	1.365	1.443	1.553	1.253	1.253
\$25,000	1.270	1.369	1.466	1.584	1.270	1.270
\$30,000	1.275	1.371	1.479	1.614	1.275	1.275
\$35,000	1.280	1.372	1.490	1.640	1.280	1.280
\$40,000	1.285	1.377	1.512	1.662	1.285	1.285
\$45,000	1.288	1.380	1.523	1.673	1.288	1.288
\$50,000	1.290	1.382	1.532	1.682	1.290	1.290
\$75,000	1.299	1.385	1.581	1.730	1.299	1.299
\$80,000	1.299	1.385	1.583	1.732	1.299	1.299
\$100,000	1.300	1.386	1.589	1.738	1.300	1.300
\$150,000	1.312	1.402	1.705	1.792	1.312	1.312
\$200,000	1.317	1.408	1.752	1.814	1.317	1.316
\$250,000	1.320	1.413	1.788	1.831	1.320	1.320
\$300,000	1.323	1.434	1.825	1.872	1.323	1.320
\$400,000	1.327	1.467	1.884	1.936	1.327	1.320
\$500,000	1.330	1.492	1.929	1.985	1.330	1.320
\$550,000	1.332	1.531	1.987	2.050	1.332	1.322
\$750,000	1.336	1.597	2.085	2.160	1.336	1.326
\$1,000,000	1.340	1.656	2.176	2.262	1.340	1.330
\$1,500,000	1.420	1.751	2.306	2.397	1.420	1.408
\$2,000,000	1.440	1.780	2.339	2.432	1.440	1.430
\$2,500,000	1.461	1.805	2.372	2.465	1.461	1.450
\$3,000,000	1.470	1.818	2.388	2.483	1.470	1.460
\$4,000,000	1.550	1.848	2.428	2.526	1.550	1.550
\$5,000,000	1.652	2.042	2.683	2.789	1.652	1.640
\$10,000,000	1.786	2.208	2.901	3.016	1.786	1.773

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