

COMMONWEALTH AUTOMOBILE REINSURERS

SCHEDULE 107 Rating Components

Effective February 1, 2018

Printed and Distributed by

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

Coverage	(1)	(2)	(3)		(4)	(5)	(6)	
	Average	Territory	Fleet/ Non-Fleet		Company Expense Pure Premium	Variable Expense Factor*	Final	
	Loss Pure Premium (Form 100)		Relativity (100K)	Differential (100K)			Base Rates***	Fleet
A-1 & B**	313.15				95.42	0.8165		
Territory:								
1		2.6243	1.0000	1.0000			1123	1123
2		2.6243	1.0000	1.0000			1123	1123
3		2.6243	1.0000	1.0000			1123	1123
4		2.6243	1.0000	1.0000			1123	1123
5		2.6243	1.0000	1.0000			1123	1123
6		2.6243	1.0000	1.0000			1123	1123
7		2.6243	1.0000	1.0000			1123	1123
8		2.6243	1.0000	1.0000			1123	1123
9		2.6243	1.0000	1.0000			1123	1123
10		2.6243	1.0000	1.0000			1123	1123
11		0.6323	1.0000	1.0000			359	359
12		0.7983	1.0000	1.0000			423	423
13		0.8038	1.0000	1.0000			425	425
14		0.9213	0.9975	1.0024			469	471
15		0.9284	1.0000	1.0000			473	473
16		1.0463	1.0000	1.0000			518	518
17		1.2269	1.0000	1.0000			587	587
18		1.3004	0.9744	1.0294			603	630
19		1.5232	0.9672	1.0341			682	721
20		1.6889	0.9583	1.0506			738	797
A-1**								
Territory:								
1							997	997
2							997	997
3							997	997
4							997	997
5							997	997
6							997	997
7							997	997
8							997	997
9							997	997
10							997	997
11							319	319
12							376	376
13							377	377
14							416	418
15							420	420
16							460	460
17							521	521
18							535	559
19							606	640
20							655	708
B. Basic**								
Territory:								
1							126	126
2							126	126
3							126	126
4							126	126
5							126	126
6							126	126
7							126	126
8							126	126
9							126	126
10							126	126
11							40	40
12							47	47
13							48	48
14							53	53
15							53	53
16							58	58
17							66	66
18							68	71
19							76	81
20							83	89

* (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: 88.8% of Combined rates.
B: 11.2% 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:	19.72				6.28	0.8165		
1		2.6243	1.0000	1.0000			71	71
2		2.6243	1.0000	1.0000			71	71
3		2.6243	1.0000	1.0000			71	71
4		2.6243	1.0000	1.0000			71	71
5		2.6243	1.0000	1.0000			71	71
6		2.6243	1.0000	1.0000			71	71
7		2.6243	1.0000	1.0000			71	71
8		2.6243	1.0000	1.0000			71	71
9		2.6243	1.0000	1.0000			71	71
10		2.6243	1.0000	1.0000			71	71
11		0.6323	1.0000	1.0000			23	23
12		0.7983	1.0000	1.0000			27	27
13		0.8038	1.0000	1.0000			27	27
14		0.9213	0.9975	1.0024			30	30
15		0.9284	1.0000	1.0000			30	30
16		1.0463	1.0000	1.0000			33	33
17		1.2269	1.0000	1.0000			37	37
18		1.3004	0.9744	1.0294			38	40
19		1.5232	0.9672	1.0341			43	46
20		1.6889	0.9583	1.0506			47	51
<u>PDL, Basic</u>	342.86				93.43	0.8473		
Territory:								
1		2.6243	1.0000	1.0000			1172	1172
2		2.6243	1.0000	1.0000			1172	1172
3		2.6243	1.0000	1.0000			1172	1172
4		2.6243	1.0000	1.0000			1172	1172
5		2.6243	1.0000	1.0000			1172	1172
6		2.6243	1.0000	1.0000			1172	1172
7		2.6243	1.0000	1.0000			1172	1172
8		2.6243	1.0000	1.0000			1172	1172
9		2.6243	1.0000	1.0000			1172	1172
10		2.6243	1.0000	1.0000			1172	1172
11		0.6323	1.0000	1.0000			366	366
12		0.7983	1.0000	1.0000			433	433
13		0.8038	1.0000	1.0000			436	436
14		0.9213	0.9975	1.0024			482	484
15		0.9284	1.0000	1.0000			486	486
16		1.0463	1.0000	1.0000			534	534
17		1.2269	1.0000	1.0000			607	607
18		1.3004	0.9744	1.0294			623	652
19		1.5232	0.9672	1.0341			706	748
20		1.6889	0.9583	1.0506			765	828

* (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 \$25
10,000 27

Coverage U

	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	5	0
20/50	6	0
25/50	7	0
35/80	8	4
50/100	9	8
100/300	10	25
250/500	11	92
500/500	15	249

**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>	312.91					
Territory:						
1		2.3864	1.0000	1.0000	747	747
2		2.3864	1.0000	1.0000	747	747
3		2.3864	1.0000	1.0000	747	747
4		2.3864	1.0000	1.0000	747	747
5		2.3864	1.0000	1.0000	747	747
6		2.3864	1.0000	1.0000	747	747
7		2.3864	1.0000	1.0000	747	747
8		2.3864	1.0000	1.0000	747	747
9		2.3864	1.0000	1.0000	747	747
10		2.3864	1.0000	1.0000	747	747
11		0.7716	1.0000	1.0000	241	241
12		0.8977	1.0000	1.0000	281	281
13		0.8944	0.9959	1.0027	279	281
14		0.9920	0.9351	1.0409	290	323
15		0.9915	0.9125	1.0547	283	327
16		1.1068	0.9266	1.0512	321	364
17		1.0981	0.9353	1.0461	321	359
18		1.1466	0.8954	1.0786	321	387
19		1.2858	1.0000	1.0000	402	402
20		1.2797	0.8317	1.1079	333	444
<u>Comprehensive</u>	115.68					
Territory:						
1		1.7503	0.9638	1.0191	199	210
2		1.7503	0.9638	1.0191	199	210
3		1.7503	0.9638	1.0191	199	210
4		1.7503	0.9638	1.0191	199	210
5		1.7503	0.9638	1.0191	199	210
6		1.7503	0.9638	1.0191	199	210
7		1.7503	0.9638	1.0191	199	210
8		1.7503	0.9638	1.0191	199	210
9		1.7503	0.9638	1.0191	199	210
10		1.7503	0.9638	1.0191	199	210
11		0.7511	0.9664	1.0132	85	90
12		0.9548	0.9735	1.0101	109	113
13		0.9778	1.0000	1.0000	115	115
14		1.0140	1.0000	1.0000	119	119
15		1.0009	1.0000	1.0000	118	118
16		1.0639	1.0000	1.0000	125	125
17		1.0548	0.9548	1.0187	119	126
18		1.1553	0.9580	1.0180	130	138
19		1.1538	1.0000	1.0000	136	136
20		1.1348	0.9632	1.0150	129	136

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

0.983

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

(1) Statewide Average \$500 Collision Base Rate Pure Premium.	\$312.91
(2) Company Expense Pure Premium for \$500 Collision.	\$138.25
(3) Variable Expense Factor	0.8270
(4) Statewide Average \$500 Collision Base Rate $\{[(1) + (2)] / (3)\}$	\$545.54
(5) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$31.29
(6) Company Expense Pure Premium for \$500 Limited Collision.	\$13.83
(7) Variable Expense Factor	0.827
(8) Statewide Average \$500 Limited Collision Base Rate $\{[(5) + (6)] / (7)\}$	\$54.55
(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			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.342	0.320	0.301	0.179
4,501 - 6,000	02	0.364	0.340	0.320	0.190
6,001 - 8,000	03	0.439	0.410	0.385	0.230
8,001 - 10,000	04	0.706	0.660	0.620	0.370
10,001 - 15,000	05	1.070	1.000	0.940	0.560
15,001 - 20,000	06	1.798	1.680	1.579	0.941
20,001 - 25,000	07	2.236	2.090	1.965	1.170
25,000 - 40,000	08	2.568	2.400	2.256	1.344
40,001 - 65,000	10	3.371	3.150	2.961	1.764
65,001 - 90,000	11	3.692	3.450	3.243	1.932
90,001 & Over	12	(See Below)			

COMPREHENSIVE

Cost New	Symbol Code	Age of Vehicle			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.380	0.380	0.380	0.270
4,501 - 6,000	02	0.420	0.420	0.420	0.298
6,001 - 8,000	03	0.420	0.420	0.420	0.298
8,001 - 10,000	04	0.660	0.660	0.660	0.469
10,001 - 15,000	05	1.000	1.000	1.000	0.710
15,001 - 20,000	06	1.400	1.400	1.400	0.994
20,001 - 25,000	07	1.530	1.530	1.530	1.086
25,000 - 40,000	08	1.740	1.740	1.740	1.235
40,001 - 65,000	10	2.080	2.080	2.080	1.477
65,001 - 90,000	11	2.290	2.290	2.290	1.626
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:

$$3.817 = 3.692 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

* 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	1.050	1.030
500	1.000	1.000
1000	0.910	0.950
2000	0.760	0.890
3000	0.650	0.850
4000	0.570	0.820
5000	0.510	0.800

COMPANY EXPENSES

<u>Coverage</u>	<u>Company Expense Pure Premium (Form 100)</u>
Collision	138.25
Limited Collision	13.83
Comprehensive	45.81

VARIABLE EXPENSES

<u>Coverage</u>	<u>Variable Expense Factor* (Form 100)</u>
Collision	0.8270
Limited Collision	0.8270
Comprehensive	0.8270

* 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))

515.97

(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	30	37	66	104	130	149	164
2	30	37	66	104	130	149	164
3	30	37	66	104	130	149	164
4	30	37	66	104	130	149	164
5	30	37	66	104	130	149	164
6	30	37	66	104	130	149	164
7	30	37	66	104	130	149	164
8	30	37	66	104	130	149	164
9	30	37	66	104	130	149	164
10	30	37	66	104	130	149	164
11	10	12	21	34	42	48	53
12	11	14	25	39	49	56	62
13	11	14	24	39	48	56	61
14	12	14	25	41	50	58	64
15	11	14	25	40	49	56	62
16	13	16	28	45	56	64	70
17	13	16	28	45	56	64	70
18	13	16	28	45	56	64	70
19	16	20	35	56	70	80	88
20	13	17	29	46	58	66	73

WAIVER CHARGES FOR NON-FLEET

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	30	37	66	104	130	149	164
2	30	37	66	104	130	149	164
3	30	37	66	104	130	149	164
4	30	37	66	104	130	149	164
5	30	37	66	104	130	149	164
6	30	37	66	104	130	149	164
7	30	37	66	104	130	149	164
8	30	37	66	104	130	149	164
9	30	37	66	104	130	149	164
10	30	37	66	104	130	149	164
11	10	12	21	34	42	48	53
12	11	14	25	39	49	56	62
13	11	14	25	39	49	56	62
14	13	16	28	45	56	64	71
15	13	16	29	46	57	65	72
16	15	18	32	51	63	73	80
17	14	18	32	50	62	72	79
18	15	19	34	54	67	77	85
19	16	20	35	56	70	80	88
20	18	22	39	62	77	88	97

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	231.84	5

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

** Form 100 Line (16)

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