

**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*	(5) Final Base Rates***
<u>A-1 &amp; B**</u>	419.98		95.42	0.8165	
Territory:					
1		2.6243			1467
2		2.6243			1467
3		2.6243			1467
4		2.6243			1467
5		2.6243			1467
6		2.6243			1467
7		2.6243			1467
8		2.6243			1467
9		2.6243			1467
10		2.6243			1467
11		0.8557			557
12		0.6035			427
13		0.9016			581
14		0.8531			556
15		0.6983			476
16		0.9016			581
17		1.2179			743
18		1.1770			722
19		1.2932			782
20		1.4167			846
<u>A-1**</u>					
Territory:					
1					1303
2					1303
3					1303
4					1303
5					1303
6					1303
7					1303
8					1303
9					1303
10					1303
11					495
12					379
13					516
14					494
15					423
16					516
17					660
18					641
19					694
20					751
<u>B. Basic**</u>					
Territory:					
1					164
2					164
3					164
4					164
5					164
6					164
7					164
8					164
9					164
10					164
11					62
12					48
13					65
14					62
15					53
16					65
17					83
18					81
19					88
20					95

\* (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: 88.8% of Combined rates.  
B: 11.2% of Combined rates.

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

**Commonwealth Automobile Reinsurers**

**Van Pools  
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Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
<u>A-2</u>	141.94		6.28	0.8165	
Territory:					
1		2.6243			464
2		2.6243			464
3		2.6243			464
4		2.6243			464
5		2.6243			464
6		2.6243			464
7		2.6243			464
8		2.6243			464
9		2.6243			464
10		2.6243			464
11		0.8557			156
12		0.6035			113
13		0.9016			164
14		0.8531			156
15		0.6983			129
16		0.9016			164
17		1.2179			219
18		1.1770			212
19		1.2932			233
20		1.4167			254
<u>PDL, Basic</u>	255.1		93.43	0.8473	
Territory:					
1		2.6243			900
2		2.6243			900
3		2.6243			900
4		2.6243			900
5		2.6243			900
6		2.6243			900
7		2.6243			900
8		2.6243			900
9		2.6243			900
10		2.6243			900
11		0.8557			368
12		0.6035			292
13		0.9016			382
14		0.8531			367
15		0.6983			321
16		0.9016			382
17		1.2179			477
18		1.1770			465
19		1.2932			500
20		1.4167			537

\* (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**

<u>Coverage D</u>	
\$ 5,000	25
\$ 10,000	27

	<u>Coverage U</u>	
	<u>U-1</u>	<u>U-2</u>
	<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  
 Van Pools  
 Physical Damage Loss Pure Premium by Territory**

	(1)	(2)	(3)
	Average		Loss
	Loss		Pure
	Pure	Territory	Premium
<u>Coverage</u>	Premium	Relativity	by Territory *
	(Form 100)	(100K)	
<u>Collision</u>	209.39		
Territory:			
1		1.9526	409
2		1.9526	409
3		1.9526	409
4		1.9526	409
5		1.9526	409
6		1.9526	409
7		1.9526	409
8		1.9526	409
9		1.9526	409
10		1.9526	409
11		0.8289	174
12		0.8819	185
13		0.9244	194
14		0.9473	198
15		1.0459	219
16		0.9874	207
17		1.1842	248
18		1.0867	228
19		1.0675	224
20		1.0295	216
		0	0
<u>Comprehensive</u>			
Territory:	79.94		
1			
2		1.7164	137
3		1.7164	137
4		1.7164	137
5		1.7164	137
6		1.7164	137
7		1.7164	137
8		1.7164	137
9		1.7164	137
10		1.7164	137
11		1.7164	137
12		0.9104	73
13		1.0146	81
14		0.9898	79
15		0.9873	79
16		0.9672	77
17		1.0004	80
18		1.0335	83
19		0.9727	78
20		1.0291	82
		0.9693	78

**Collision**

**Comprehensive**

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

\* (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

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 class 1) would be:

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

\* 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) ) 362.20

(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	17	21	38	60	74	86	94
2	17	21	38	60	74	86	94
3	17	21	38	60	74	86	94
4	17	21	38	60	74	86	94
5	17	21	38	60	74	86	94
6	17	21	38	60	74	86	94
7	17	21	38	60	74	86	94
8	17	21	38	60	74	86	94
9	17	21	38	60	74	86	94
10	17	21	38	60	74	86	94
11	7	9	16	25	32	36	40
12	8	10	17	27	34	39	42
13	8	10	18	28	35	40	45
14	8	10	18	29	36	41	46
15	9	11	20	32	40	46	50
16	9	11	19	30	38	43	48
17	10	13	23	36	45	52	57
18	10	12	21	33	41	48	52
19	9	12	21	33	41	47	51
20	9	11	20	32	39	45	50

**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	1.050	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>	Company Expense Pure Premium (Form 100)
Collision	138.25
Comprehensive	45.81

VARIABLE EXPENSES

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

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

**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	187.33	4

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

\*\* Form 100 Line (18)

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