

# **COMMONWEALTH AUTOMOBILE REINSURERS**

---

## **SCHEDULE 107 Rating Components**

**Effective July 1, 2020**

**Printed and Distributed by**

**Commonwealth Automobile Reinsurers  
101 Arch Street, Suite 400, Boston, MA 02110**

**(617) 338-4000**

**FAX: (617) 338-5422      TTY: (617) 880-7848**

**[www.commauto.com](http://www.commauto.com)**

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

Coverage	(1)	(2)	(3)		(4)	(5)	(7)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet/ Non-Fleet	Company Expense Pure Premium (Form 100)	Variable Expense Factor*	Fleet	Non-Fleet
<u>A-1 &amp; B**</u>	343.38				80.57	0.8539		
Territory:								
1		2.1257	0.9759	1.0573			929	998
2		2.1257	0.9759	1.0573			929	998
3		2.1257	0.9759	1.0573			929	998
4		2.1257	0.9759	1.0573			929	998
5		2.1257	0.9759	1.0573			929	998
6		2.1257	0.9759	1.0573			929	998
7		2.1257	0.9759	1.0573			929	998
8		2.1257	0.9759	1.0573			929	998
9		2.1257	0.9759	1.0573			929	998
10		2.1257	0.9759	1.0573			929	998
11		0.6266	0.9802	1.0230			341	352
12		0.8092	1.0000	1.0000			420	420
13		0.7740	1.0000	1.0000			406	406
14		0.9565	1.0000	1.0000			479	479
15		0.9187	1.0000	1.0000			464	464
16		1.0370	1.0000	1.0000			511	511
17		1.1813	1.0000	1.0000			569	569
18		1.3394	0.9755	1.0320			620	650
19		1.4826	0.9383	1.0684			654	731
20		1.7153	0.9419	1.0679			744	831
<u>A-1**</u>								
Territory:								
1							813	873
2							813	873
3							813	873
4							813	873
5							813	873
6							813	873
7							813	873
8							813	873
9							813	873
10							813	873
11							298	308
12							367	367
13							355	355
14							419	419
15							406	406
16							447	447
17							498	498
18							542	569
19							572	640
20							651	727
<u>B. Basic**</u>								
Territory:								
1							116	125
2							116	125
3							116	125
4							116	125
5							116	125
6							116	125
7							116	125
8							116	125
9							116	125
10							116	125
11							43	44
12							53	53
13							51	51
14							60	60
15							58	58
16							64	64
17							71	71
18							78	81
19							82	91
20							93	104

\* (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: 87.5% of Combined rates.  
B: 12.5% of Combined rates.

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

Commonwealth Automobile Reinsurers

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

Coverage	(1)	(2)	(3)		(4)	(5)	(6)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Company Expense Pure Premium (Form 100)	Variable Expense Factor*	Final Base Rates**	
			Fleet	Non-Fleet			Fleet	Non-Fleet
<u>A-2</u>	16.85				5.44	0.8539		
Territory:								
1		2.1257	0.9759	1.0573			47	51
2		2.1257	0.9759	1.0573			47	51
3		2.1257	0.9759	1.0573			47	51
4		2.1257	0.9759	1.0573			47	51
5		2.1257	0.9759	1.0573			47	51
6		2.1257	0.9759	1.0573			47	51
7		2.1257	0.9759	1.0573			47	51
8		2.1257	0.9759	1.0573			47	51
9		2.1257	0.9759	1.0573			47	51
10		2.1257	0.9759	1.0573			47	51
11		0.6266	0.9802	1.0230			18	19
12		0.8092	1.0000	1.0000			22	22
13		0.7740	1.0000	1.0000			22	22
14		0.9565	1.0000	1.0000			25	25
15		0.9187	1.0000	1.0000			24	24
16		1.0370	1.0000	1.0000			27	27
17		1.1813	1.0000	1.0000			30	30
18		1.3394	0.9755	1.0320			32	34
19		1.4826	0.9383	1.0684			34	38
20		1.7153	0.9419	1.0679			38	43
<u>PDL, Basic</u>	365.88				95.15	0.8713		
Territory:								
1		2.1257	0.9759	1.0573			980	1053
2		2.1257	0.9759	1.0573			980	1053
3		2.1257	0.9759	1.0573			980	1053
4		2.1257	0.9759	1.0573			980	1053
5		2.1257	0.9759	1.0573			980	1053
6		2.1257	0.9759	1.0573			980	1053
7		2.1257	0.9759	1.0573			980	1053
8		2.1257	0.9759	1.0573			980	1053
9		2.1257	0.9759	1.0573			980	1053
10		2.1257	0.9759	1.0573			980	1053
11		0.6266	0.9802	1.0230			367	378
12		0.8092	1.0000	1.0000			449	449
13		0.7740	1.0000	1.0000			434	434
14		0.9565	1.0000	1.0000			511	511
15		0.9187	1.0000	1.0000			495	495
16		1.0370	1.0000	1.0000			545	545
17		1.1813	1.0000	1.0000			605	605
18		1.3394	0.9755	1.0320			658	690
19		1.4826	0.9383	1.0684			693	774
20		1.7153	0.9419	1.0679			788	878

\* (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 \$23  
10,000 25

---

Coverage 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	1
35/80	8	3
50/100	9	6
100/300	10	21
250/500	11	85
500/500	15	235



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

(1) Statewide Average \$500 Collision Base Rate Pure Premium.	\$313.55
(2) Company Expense Pure Premium for \$500 Collision.	\$170.68
(3) Variable Expense Factor	0.8484
(4) Statewide Average \$500 Collision Base Rate {[(1) + (2)] / (3)}	\$570.76
(5) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$31.36
(6) Company Expense Pure Premium for \$500 Limited Collision.	\$17.07
(7) Variable Expense Factor	0.8484
(8) Statewide Average \$500 Limited Collision Base Rate {[(5) + (6)] / (7)}	\$57.08
(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	0.281	0.260	0.237	0.143
4,501 - 6,000	02	0.302	0.280	0.255	0.154
6,001 - 8,000	03	0.389	0.360	0.328	0.198
8,001 - 10,000	04	0.637	0.590	0.537	0.325
10,001 - 15,000	05	1.080	1.000	0.910	0.550
15,001 - 20,000	06	2.009	1.860	1.693	1.023
20,001 - 25,000	07	2.668	2.470	2.248	1.359
25,000 - 40,000	08	3.132	2.900	2.639	1.595
40,001 - 65,000	10	4.126	3.820	3.476	2.101
65,001 - 90,000	11	4.514	4.180	3.804	2.299
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	0.310	0.310	0.301	0.214
4,501 - 6,000	02	0.380	0.380	0.369	0.262
6,001 - 8,000	03	0.390	0.390	0.378	0.269
8,001 - 10,000	04	0.620	0.620	0.601	0.428
10,001 - 15,000	05	1.000	1.000	0.970	0.690
15,001 - 20,000	06	1.530	1.530	1.484	1.056
20,001 - 25,000	07	1.850	1.850	1.795	1.277
25,000 - 40,000	08	2.100	2.100	2.037	1.449
40,001 - 65,000	10	2.520	2.520	2.444	1.739
65,001 - 90,000	11	2.770	2.770	2.687	1.911
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:

$$4.639 = 4.514 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

\* Relative to Symbol 5 and Age 2,3 (Section 105).

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

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
300	1.040	1.030
500	1.000	1.000
1000	0.930	0.950
2000	0.800	0.890
3000	0.710	0.850
4000	0.630	0.820
5000	0.570	0.800

COMPANY EXPENSES

<u>Coverage</u>	<u>Company Expense Pure Premium (Form 100)</u>
Collision	170.68
Limited Collision	17.07
Comprehensive	39.03

VARIABLE EXPENSES

<u>Coverage</u>	<u>Variable Expense Factor* (Form 100)</u>
Collision	0.8484
Limited Collision	0.8484
Comprehensive	0.8484

\* 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) )

668.07

(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	28	38	68	112	143	167	185
2	28	38	68	112	143	167	185
3	28	38	68	112	143	167	185
4	28	38	68	112	143	167	185
5	28	38	68	112	143	167	185
6	28	38	68	112	143	167	185
7	28	38	68	112	143	167	185
8	28	38	68	112	143	167	185
9	28	38	68	112	143	167	185
10	28	38	68	112	143	167	185
11	11	15	27	45	57	66	73
12	13	18	32	52	67	78	86
13	14	19	33	54	69	81	89
14	16	21	38	62	79	92	102
15	15	20	35	58	74	87	96
16	16	22	39	65	83	96	107
17	16	21	38	63	80	93	103
18	16	22	39	65	83	96	107
19	18	24	43	72	91	106	118
20	18	25	44	72	92	107	119

WAIVER CHARGES FOR NON-FLEET

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	30	41	73	120	153	179	198
2	30	41	73	120	153	179	198
3	30	41	73	120	153	179	198
4	30	41	73	120	153	179	198
5	30	41	73	120	153	179	198
6	30	41	73	120	153	179	198
7	30	41	73	120	153	179	198
8	30	41	73	120	153	179	198
9	30	41	73	120	153	179	198
10	30	41	73	120	153	179	198
11	11	15	27	45	58	67	74
12	13	18	32	52	67	78	86
13	14	19	33	55	70	81	90
14	16	21	38	62	79	93	102
15	15	20	35	58	74	87	96
16	16	22	40	66	84	97	108
17	17	23	40	66	85	99	109
18	18	25	45	74	94	110	122
19	19	26	46	77	98	114	126
20	22	31	54	90	114	133	147

**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	229.93	5

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

\*\* Form 100 Line (16)

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