

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 & B**</u>	658.67		80.57	0.8539	
Territory:					
1		2.1257			1734
2		2.1257			1734
3		2.1257			1734
4		2.1257			1734
5		2.1257			1734
6		2.1257			1734
7		2.1257			1734
8		2.1257			1734
9		2.1257			1734
10		2.1257			1734
11		0.9254			808
12		0.5755			538
13		0.9981			864
14		0.9577			833
15		0.7728			690
16		0.9371			817
17		1.2598			1066
18		1.1125			953
19		1.1528			984
20		1.2636			1069
<u>A-1**</u>					
Territory:					
1					1517
2					1517
3					1517
4					1517
5					1517
6					1517
7					1517
8					1517
9					1517
10					1517
11					707
12					471
13					756
14					729
15					604
16					715
17					933
18					834
19					861
20					935
<u>B. Basic**</u>					
Territory:					
1					217
2					217
3					217
4					217
5					217
6					217
7					217
8					217
9					217
10					217
11					101
12					67
13					108
14					104
15					86
16					102
17					133
18					119
19					123
20					134

* (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: 87.5% of Combined rates.

B: 12.5% of Combined rates.

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

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-2</u>	115.92		5.44	0.7502	
Territory:					
1		2.1257			336
2		2.1257			336
3		2.1257			336
4		2.1257			336
5		2.1257			336
6		2.1257			336
7		2.1257			336
8		2.1257			336
9		2.1257			336
10		2.1257			336
11		0.9254			150
12		0.5755			96
13		0.9981			161
14		0.9577			155
15		0.7728			127
16		0.9371			152
17		1.2598			202
18		1.1125			179
19		1.1528			185
20		1.2636			203
<u>PDL, Basic</u>	393.69		95.15	0.8713	
Territory:					
1		2.1257			1070
2		2.1257			1070
3		2.1257			1070
4		2.1257			1070
5		2.1257			1070
6		2.1257			1070
7		2.1257			1070
8		2.1257			1070
9		2.1257			1070
10		2.1257			1070
11		0.9254			527
12		0.5755			369
13		0.9981			560
14		0.9577			542
15		0.7728			458
16		0.9371			533
17		1.2598			678
18		1.1125			612
19		1.1528			630
20		1.2636			680

* (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	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
 Van Pools
 Physical Damage Loss Pure Premium by Territory**

<u>Coverage</u>	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Loss Pure Premium by Territory *
<u>Collision</u>	185.72		
Territory:			
1		1.5816	294
2		1.5816	294
3		1.5816	294
4		1.5816	294
5		1.5816	294
6		1.5816	294
7		1.5816	294
8		1.5816	294
9		1.5816	294
10		1.5816	294
11		0.9097	169
12		0.8272	154
13		1.0503	195
14		1.0218	190
15		1.104	205
16		0.9909	184
17		1.1019	205
18		0.9717	180
19		0.964	179
20		0.9196	171
<u>Comprehensive</u>	115.16		
Territory:			
1		1.3903	160
2		1.3903	160
3		1.3903	160
4		1.3903	160
5		1.3903	160
6		1.3903	160
7		1.3903	160
8		1.3903	160
9		1.3903	160
10		1.3903	160
11		0.9739	112
12		0.9673	111
13		0.9624	111
14		1.135	131
15		0.9825	113
16		0.999	115
17		0.9757	112
18		1.0461	120
19		0.8858	102
20		1.0331	119

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

Comprehensive
 * (3) = [(1) x (2)]

**Commonwealth Automobile Reinsurers
 Van Pools
 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 class1) would be:

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

* 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)) 412.96

(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	15	20	35	59	75	87	96
2	15	20	35	59	75	87	96
3	15	20	35	59	75	87	96
4	15	20	35	59	75	87	96
5	15	20	35	59	75	87	96
6	15	20	35	59	75	87	96
7	15	20	35	59	75	87	96
8	15	20	35	59	75	87	96
9	15	20	35	59	75	87	96
10	15	20	35	59	75	87	96
11	8	12	20	34	43	50	55
12	8	10	19	31	39	45	50
13	10	13	24	39	50	58	64
14	9	13	23	38	48	56	62
15	10	14	25	41	52	61	67
16	9	13	22	37	47	55	60
17	10	14	25	41	52	61	67
18	9	12	22	36	46	53	59
19	9	12	22	36	46	53	59
20	9	12	21	34	43	51	56

Commonwealth Automobile Reinsurers
Van Pools
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

(Same as Trucks)

<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>	Company Expense Pure Premium (Form 100)
Collision	170.68
Comprehensive	39.03

VARIABLE EXPENSES

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

* 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	279.30	6

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

** Form 100 Line (18)

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