

**Car Service**  
**Liability Coverages for Which Rates Vary by Territory**

| Coverage             | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (4)<br>Final<br>Base<br>Rates*** |
|----------------------|---|--|---|----------------------------------|
| <u>A-1 &amp; B**</u> | 1198.02   |  | 0.7419  |                                  |
| Territory:           |   |  |   |                                  |
| 1                    |   | 1.1370                                   |   | 1836                             |
| 2                    |   | 1.1370                                   |   | 1836                             |
| 3                    |   | 1.1370                                   |   | 1836                             |
| 4                    |   | 1.1370                                   |   | 1836                             |
| 5                    |   | 1.1370                                   |   | 1836                             |
| 6                    |   | 1.1370                                   |   | 1836                             |
| 7                    |   | 1.1370                                   |   | 1836                             |
| 8                    |   | 1.1370                                   |   | 1836                             |
| 9                    |   | 1.1370                                   |   | 1836                             |
| 10                   |   | 1.1370                                   |   | 1836                             |
| 11                   |   | 0.5515                                   |   | 891                              |
| 12                   |   | 0.6318                                   |   | 1020                             |
| 13                   |   | 0.7947                                   |   | 1283                             |
| 14                   |   | 0.6063                                   |   | 979                              |
| 15                   |   | 0.7615                                   |   | 1230                             |
| 16                   |   | 0.7582                                   |   | 1224                             |
| 17                   |   | 0.8710                                   |   | 1406                             |
| 18                   |   | 1.5441                                   |   | 2493                             |
| 19                   |   | 1.0925                                   |   | 1764                             |
| 20                   |   | 1.3045                                   |   | 2107                             |
|                      |   |  |   |                                  |
| <u>A-1**</u>         |   |  |   |                                  |
| Territory:           |   |  |   |                                  |
| 1                    |   |  |   | 1745                             |
| 2                    |   |  |   | 1745                             |
| 3                    |   |  |   | 1745                             |
| 4                    |   |  |   | 1745                             |
| 5                    |   |  |   | 1745                             |
| 6                    |   |  |   | 1745                             |
| 7                    |   |  |   | 1745                             |
| 8                    |   |  |   | 1745                             |
| 9                    |   |  |   | 1745                             |
| 10                   |   |  |   | 1745                             |
| 11                   |   |  |   | 847                              |
| 12                   |   |  |   | 969                              |
| 13                   |   |  |   | 1219                             |
| 14                   |   |  |   | 930                              |
| 15                   |   |  |   | 1169                             |
| 16                   |   |  |   | 1163                             |
| 17                   |   |  |   | 1336                             |
| 18                   |   |  |   | 2369                             |
| 19                   |   |  |   | 1676                             |
| 20                   |   |  |   | 2002                             |
|                      |   |  |   |                                  |
| <u>B. Basic**</u>    |   |  |   |                                  |
| Territory:           |   |  |   |                                  |
| 1                    |   |  |   | 91                               |
| 2                    |   |  |   | 91                               |
| 3                    |   |  |   | 91                               |
| 4                    |   |  |   | 91                               |
| 5                    |   |  |   | 91                               |
| 6                    |   |  |   | 91                               |
| 7                    |   |  |   | 91                               |
| 8                    |   |  |   | 91                               |
| 9                    |   |  |   | 91                               |
| 10                   |   |  |   | 91                               |
| 11                   |   |  |   | 44                               |
| 12                   |   |  |   | 51                               |
| 13                   |   |  |   | 64                               |
| 14                   |   |  |   | 49                               |
| 15                   |   |  |   | 61                               |
| 16                   |   |  |   | 61                               |
| 17                   |   |  |   | 70                               |
| 18                   |   |  |   | 124                              |
| 19                   |   |  |   | 88                               |
| 20                   |   |  |   | 105                              |

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

A-1: 95.0% of Combined rates.  
B: 5.0% of Combined rates.

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

Commonwealth Automobile Reinsurers

Car Service  
Liability Coverages for Which Rates Vary by Territory

| Coverage          | (1)<br>Average<br>Loss<br>Pure<br>Premium<br>(Form 100) | (2)<br>Territory<br>Relativity<br>(100K) | (3)<br>Variable<br>Expense<br>Factor*<br>(Form 100) | (6)<br>Final<br>Base<br>Rates** |
|-------------------|---|--|---|---------------------------------|
| <u>A-2</u>        | 309.42  |  | 0.7419  |                                 |
| Territory:        |   |  |   |                                 |
| 1                 |   | 1.1370                                   |   | 474                             |
| 2                 |   | 1.1370                                   |   | 474                             |
| 3                 |   | 1.1370                                   |   | 474                             |
| 4                 |   | 1.1370                                   |   | 474                             |
| 5                 |   | 1.1370                                   |   | 474                             |
| 6                 |   | 1.1370                                   |   | 474                             |
| 7                 |   | 1.1370                                   |   | 474                             |
| 8                 |   | 1.1370                                   |   | 474                             |
| 9                 |   | 1.1370                                   |   | 474                             |
| 10                |   | 1.1370                                   |   | 474                             |
| 11                |   | 0.5515                                   |   | 230                             |
| 12                |   | 0.6318                                   |   | 264                             |
| 13                |   | 0.7947                                   |   | 331                             |
| 14                |   | 0.6063                                   |   | 253                             |
| 15                |   | 0.7615                                   |   | 318                             |
| 16                |   | 0.7582                                   |   | 316                             |
| 17                |   | 0.8710                                   |   | 363                             |
| 18                |   | 1.5441                                   |   | 644                             |
| 19                |   | 1.0925                                   |   | 456                             |
| 20                |   | 1.3045                                   |   | 544                             |
| <u>PDL, Basic</u> | 890.4   |  | 0.7593  |                                 |
| Territory:        |   |  |   |                                 |
| 1                 |   | 1.1370                                   |   | 1333                            |
| 2                 |   | 1.1370                                   |   | 1333                            |
| 3                 |   | 1.1370                                   |   | 1333                            |
| 4                 |   | 1.1370                                   |   | 1333                            |
| 5                 |   | 1.1370                                   |   | 1333                            |
| 6                 |   | 1.1370                                   |   | 1333                            |
| 7                 |   | 1.1370                                   |   | 1333                            |
| 8                 |   | 1.1370                                   |   | 1333                            |
| 9                 |   | 1.1370                                   |   | 1333                            |
| 10                |   | 1.1370                                   |   | 1333                            |
| 11                |   | 0.5515                                   |   | 647                             |
| 12                |   | 0.6318                                   |   | 741                             |
| 13                |   | 0.7947                                   |   | 932                             |
| 14                |   | 0.6063                                   |   | 711                             |
| 15                |   | 0.7615                                   |   | 893                             |
| 16                |   | 0.7582                                   |   | 889                             |
| 17                |   | 0.8710                                   |   | 1021                            |
| 18                |   | 1.5441                                   |   | 1811                            |
| 19                |   | 1.0925                                   |   | 1281                            |
| 20                |   | 1.3045                                   |   | 1530                            |

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

**Commonwealth Automobile Reinsurers**

**Car Service**

**Liability Coverages for Which Rates Do Not Vary by Territory**

|         | <u>Coverage U</u> |                     |
|---------|-------------------|---------------------|
|         | <u>U-1</u>        | <u>U-2</u>          |
|         | <u>Uninsured</u>  | <u>Underinsured</u> |
| 20/40   | 3                 | 0                   |
| 20/50   | 4                 | 0                   |
| 25/50   | 5                 | 1                   |
| 35/80   | 6                 | 5                   |
| 50/100  | 7                 | 8                   |
| 100/300 | 8                 | 26                  |
| 250/500 | 9                 | 103                 |
| 500/500 | 10                | 271                 |