

Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	(6)	(7)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet/ Non-Fleet (B)	Fleet Variable Expense Factor*	Non-fleet Variable Expense Factor*	(A)	(B)
				Fleet (A)	Non-Fleet (B)	(Form 100)	(Form 100)	Fleet	Non-Fleet
A-1 & B**	385.60	351.35				0.7419	0.7419		
Territory:									
1			1.9247	1.0000	1.0000			1000	912
2			1.9247	1.0000	1.0000			1000	912
3			1.9247	1.0000	1.0000			1000	912
4			1.9247	1.0000	1.0000			1000	912
5			1.9247	1.0000	1.0000			1000	912
6			1.9247	1.0000	1.0000			1000	912
7			1.9247	1.0000	1.0000			1000	912
8			1.9247	1.0000	1.0000			1000	912
9			1.9247	1.0000	1.0000			1000	912
10			1.9247	1.0000	1.0000			1000	912
11			0.6155	1.0000	1.0000			320	291
12			0.6826	1.0000	1.0000			355	323
13			0.7161	1.0000	1.0000			372	339
14			0.7732	1.0000	1.0000			402	366
15			0.7116	1.0000	1.0000			370	337
16			0.8704	1.0000	1.0000			452	412
17			1.0673	1.0000	1.0000			555	505
18			1.2985	1.0000	1.0000			675	615
19			1.9016	1.0000	1.0000			988	901
20			2.1191	1.0000	1.0000			1101	1004
A-1**									
Territory:									
1								854	778
2								854	778
3								854	778
4								854	778
5								854	778
6								854	778
7								854	778
8								854	778
9								854	778
10								854	778
11								273	248
12								303	276
13								318	289
14								343	312
15								316	288
16								386	352
17								474	431
18								576	525
19								843	769
20								940	857
B. Basic**									
Territory:									
1								146	134
2								146	134
3								146	134
4								146	134
5								146	134
6								146	134
7								146	134
8								146	134
9								146	134
10								146	134
11								47	43
12								52	47
13								54	50
14								59	54
15								54	49
16								66	60
17								81	74
18								99	90
19								145	132
20								161	147

* (5) & (6) = 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: 85.4% of Combined rates (Form 110).

B: 14.6% of Combined rates (Form 110).

*** (7A) = (((1) x (3) x (4A))) / [(5)].

*** (7B) = (((2) x (3) x (4B))) / [(6)].

Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	(6)	(7)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet Variable Expense Factor*	Non-fleet Variable Expense Factor*	(A)	(B)
				Fleet (A)	Non-Fleet (B)	(Form 100)	(Form 100)	Final Base Rates**	
								Fleet	Non-Fleet
A-2	36.06	63.01				0.4664	0.6731		
Territory:									
1			1.9247	1.0000	1.0000			149	180
2			1.9247	1.0000	1.0000			149	180
3			1.9247	1.0000	1.0000			149	180
4			1.9247	1.0000	1.0000			149	180
5			1.9247	1.0000	1.0000			149	180
6			1.9247	1.0000	1.0000			149	180
7			1.9247	1.0000	1.0000			149	180
8			1.9247	1.0000	1.0000			149	180
9			1.9247	1.0000	1.0000			149	180
10			1.9247	1.0000	1.0000			149	180
11			0.6155	1.0000	1.0000			48	58
12			0.6826	1.0000	1.0000			53	64
13			0.7161	1.0000	1.0000			55	67
14			0.7732	1.0000	1.0000			60	72
15			0.7116	1.0000	1.0000			55	67
16			0.8704	1.0000	1.0000			67	81
17			1.0673	1.0000	1.0000			83	100
18			1.2985	1.0000	1.0000			100	122
19			1.9016	1.0000	1.0000			147	178
20			2.1191	1.0000	1.0000			164	198
PDL, Basic	271.36	312.71				0.7593	0.7593		
Territory:									
1			1.9247	1.0000	1.0000			688	793
2			1.9247	1.0000	1.0000			688	793
3			1.9247	1.0000	1.0000			688	793
4			1.9247	1.0000	1.0000			688	793
5			1.9247	1.0000	1.0000			688	793
6			1.9247	1.0000	1.0000			688	793
7			1.9247	1.0000	1.0000			688	793
8			1.9247	1.0000	1.0000			688	793
9			1.9247	1.0000	1.0000			688	793
10			1.9247	1.0000	1.0000			688	793
11			0.6155	1.0000	1.0000			220	253
12			0.6826	1.0000	1.0000			244	281
13			0.7161	1.0000	1.0000			256	295
14			0.7732	1.0000	1.0000			276	318
15			0.7116	1.0000	1.0000			254	293
16			0.8704	1.0000	1.0000			311	358
17			1.0673	1.0000	1.0000			381	440
18			1.2985	1.0000	1.0000			464	535
19			1.9016	1.0000	1.0000			680	783
20			2.1191	1.0000	1.0000			757	873

* (5) & (6) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** (7A) = {[(1) x (3) x (4A)]} / [(5)].

** (7B) = {[(2) x (3) x (4B)]} / [(6)].

Commonwealth Automobile Reinsurers
Private Passenger Types
Liability Coverages for Which Rates Do Not Vary by Territory

Coverage D

\$5,000	\$15	(From Form 110)
10,000	17	
15,000	19	
20,000	20	
25,000	22	

Coverage U

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

Commonwealth Automobile Reinsurers

Private Passenger Types
Physical Damage Loss Pure Premium by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet/ Non-Fleet Differential (100K)	Loss Pure Premium by Territory *	
				Fleet (A)	Non-Fleet (B)	Fleet (A)	Non-Fleet (B)
<u>Collision</u>	488.71	643.97					
Territory:							
1			1.5791	1.0000	1.0000	772	1017
2			1.5791	1.0000	1.0000	772	1017
3			1.5791	1.0000	1.0000	772	1017
4			1.5791	1.0000	1.0000	772	1017
5			1.5791	1.0000	1.0000	772	1017
6			1.5791	1.0000	1.0000	772	1017
7			1.5791	1.0000	1.0000	772	1017
8			1.5791	1.0000	1.0000	772	1017
9			1.5791	1.0000	1.0000	772	1017
10			1.5791	1.0000	1.0000	772	1017
11			0.5835	1.0000	1.0000	285	376
12			0.7233	1.0000	1.0000	353	466
13			0.7239	1.0000	1.0000	354	466
14			0.8353	1.0000	1.0000	408	538
15			0.7842	1.0000	1.0000	383	505
16			0.9333	1.0000	1.0000	456	601
17			1.1086	1.0000	1.0000	542	714
18			1.2408	1.0000	1.0000	606	799
19			1.6805	1.0000	1.0000	821	1082
20			1.8024	1.0000	1.0000	881	1161
<u>Limited Collision</u>	34.21	45.08					
Territory:							
1			1.5791	1.0000	1.0000	54	71
2			1.5791	1.0000	1.0000	54	71
3			1.5791	1.0000	1.0000	54	71
4			1.5791	1.0000	1.0000	54	71
5			1.5791	1.0000	1.0000	54	71
6			1.5791	1.0000	1.0000	54	71
7			1.5791	1.0000	1.0000	54	71
8			1.5791	1.0000	1.0000	54	71
9			1.5791	1.0000	1.0000	54	71
10			1.5791	1.0000	1.0000	54	71
11			0.5835	1.0000	1.0000	20	26
12			0.7233	1.0000	1.0000	25	33
13			0.7239	1.0000	1.0000	25	33
14			0.8353	1.0000	1.0000	29	38
15			0.7842	1.0000	1.0000	27	35
16			0.9333	1.0000	1.0000	32	42
17			1.1086	1.0000	1.0000	38	50
18			1.2408	1.0000	1.0000	42	56
19			1.6805	1.0000	1.0000	57	76
20			1.8024	1.0000	1.0000	62	81
<u>Comprehensive</u>	88.74	102.27					
Territory:							
1			1.4859	1.0000	1.0000	132	152
2			1.4859	1.0000	1.0000	132	152
3			1.4859	1.0000	1.0000	132	152
4			1.4859	1.0000	1.0000	132	152
5			1.4859	1.0000	1.0000	132	152
6			1.4859	1.0000	1.0000	132	152
7			1.4859	1.0000	1.0000	132	152
8			1.4859	1.0000	1.0000	132	152
9			1.4859	1.0000	1.0000	132	152
10			1.4859	1.0000	1.0000	132	152
11			0.8100	1.0000	1.0000	72	83
12			0.9039	1.0000	1.0000	80	92
13			0.8203	1.0000	1.0000	73	84
14			0.9867	1.0000	1.0000	88	101
15			0.9735	1.0000	1.0000	86	100
16			1.0875	1.0000	1.0000	97	111
17			0.9416	1.0000	1.0000	84	96
18			1.0084	1.0000	1.0000	89	103
19			1.3551	1.0000	1.0000	120	139
20			1.3221	1.0000	1.0000	117	135

Collision/Lim. Collision
* (5A) = (1) x (3) x (4A)
* (5B) = (2) x (3) x (4B)

Comprehensive
* (5A) = [(1) x (3) x (4A)]
* (5B) = [(2) x (3) x (4B)]

**Commonwealth Automobile Reinsurers
 Private Passenger Types
 Rate Relativities by Age and Cost New***

Cost New	Symbol Code	COLLISION								
		Age 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.750	0.750	0.750	0.743	0.713	0.713	0.713	0.683	0.443
4,501 - 6,000	02	0.770	0.770	0.770	0.762	0.732	0.732	0.732	0.701	0.454
6,001 - 8,000	03	0.810	0.810	0.810	0.802	0.770	0.770	0.770	0.737	0.478
8,001 - 10,000	04	0.810	0.810	0.810	0.802	0.770	0.770	0.770	0.737	0.478
10,001 - 15,000	05	1.000	1.000	1.000	0.990	0.950	0.950	0.950	0.910	0.590
15,001 - 20,000	06	1.360	1.360	1.360	1.346	1.292	1.292	1.292	1.238	0.802
20,001 - 25,000	07	1.360	1.360	1.360	1.346	1.292	1.292	1.292	1.238	0.802
25,001 - 40,000	08	1.360	1.360	1.360	1.346	1.292	1.292	1.292	1.238	0.802
40,001 - 65,000	10	1.440	1.440	1.440	1.426	1.368	1.368	1.368	1.310	0.850
65,001 - 90,000	11	1.930	1.930	1.930	1.911	1.834	1.834	1.834	1.756	1.139
90,001 and Over	12					(see below)				

LIMITED COLLISION										
Cost New	Symbol Code	Age 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.750	0.750	0.750	0.743	0.713	0.713	0.713	0.683	0.443
4,501 - 6,000	02	0.770	0.770	0.770	0.762	0.732	0.732	0.732	0.701	0.454
6,001 - 8,000	03	0.810	0.810	0.810	0.802	0.770	0.770	0.770	0.737	0.478
8,001 - 10,000	04	0.810	0.810	0.810	0.802	0.770	0.770	0.770	0.737	0.478
10,001 - 15,000	05	1.000	1.000	1.000	0.990	0.950	0.950	0.950	0.910	0.590
15,001 - 20,000	06	1.360	1.360	1.360	1.346	1.292	1.292	1.292	1.238	0.802
20,001 - 25,000	07	1.360	1.360	1.360	1.346	1.292	1.292	1.292	1.238	0.802
25,001 - 40,000	08	1.360	1.360	1.360	1.346	1.292	1.292	1.292	1.238	0.802
40,001 - 65,000	10	1.440	1.440	1.440	1.426	1.368	1.368	1.368	1.310	0.850
65,001 - 90,000	11	1.930	1.930	1.930	1.911	1.834	1.834	1.834	1.756	1.139
90,001 and Over	12					(see below)				

COMPREHENSIVE										
Cost New	Symbol Code	Age 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1.071	0.900	0.900	0.900	0.900	0.891	0.873	0.873	0.621
4,501 - 6,000	02	1.071	0.900	0.900	0.900	0.900	0.891	0.873	0.873	0.621
6,001 - 8,000	03	1.083	0.910	0.910	0.910	0.910	0.901	0.883	0.883	0.628
8,001 - 10,000	04	1.142	0.960	0.960	0.960	0.960	0.950	0.931	0.931	0.662
10,001 - 15,000	05	1.190	1.000	1.000	1.000	1.000	0.990	0.970	0.970	0.690
15,001 - 20,000	06	1.595	1.340	1.340	1.340	1.340	1.327	1.300	1.300	0.925
20,001 - 25,000	07	1.737	1.460	1.460	1.460	1.460	1.445	1.416	1.416	1.007
25,001 - 40,000	08	1.856	1.560	1.560	1.560	1.560	1.544	1.513	1.513	1.076
40,001 - 65,000	10	2.309	1.940	1.940	1.940	1.940	1.921	1.882	1.882	1.339
65,001 - 90,000	11	3.582	3.010	3.010	3.010	3.010	2.980	2.920	2.920	2.077
90,001 and Over	12					(see below)				

Factors to determine charges 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 factor.

Factor	Collision	OTC
	0.010	0.020

For example, the collision age/symbol factor for a vehicle with a \$95,000 cost new (age class 1) would be:

$$1.980 = 1.930 + (95,000-90,000)/1,000 \times 0.01$$

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

Commonwealth Automobile Reinsurers
Private Passenger Types
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	1.020
500	1.000	1.000
1000	0.920	0.940
2000	0.770	0.860
3000	0.650	0.800
4000	0.560	0.750
5000	0.490	0.710

COMPANY EXPENSE

<u>Coverage</u>	<u>Company Expense Percent (Form 100)</u>
Collision	11.20%
Limited Collision	11.20%
Comprehensive	11.20%

VARIABLE EXPENSES

<u>Coverage</u>	<u>Fleet Variable Expense Factor* (Form 100)</u>	<u>Non-Fleet Variable Expense Factor* (Form 100)</u>
Collision	0.5581	0.7364
Limited Collision	0.5581	0.7364
Comprehensive	0.6737	0.7364

* Variable Expense Factor =
 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense)

Commonwealth Automobile Reinsurers

**Private Passenger Types
 Collision Waiver of Deductible Charges**

(1A)	Fleet: Average \$500 deductible Collision pure premium, [Form 100, {(5) x (6) x (6A)}]	640.53
(1B)	Non-Fleet: Average \$500 deductible Collision pure premium, [Form 100, {(5) x (6) x (6A)}]	964.45
(2)	Waiver Charges = / Variable Expense Ratio } x {\$X Selected Waiver of Deductible Relativity to \$500 Deductible Losses*} where \$X is \$300, \$500, \$1000, \$2000, \$3000, \$4000, and \$5000.	

* Section 102, Exhibit 2, Page 1, Line 11.

WAIVER CHARGES:

Deductibles:	\$300	\$500	\$1000	\$2000	\$3,000	\$4,000	\$5,000
Fleet	23	34	62	107	141	168	188
Non-Fleet	26	39	71	122	161	191	215

Commonwealth Automobile Reinsurers
Private Passenger Types
Collision - \$300 Deductible Buyback Charge

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- (1A) Fleet: Average \$500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 640.53
- (1B) Non-Fleet: Average \$500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 964.45
- (2) \$300 Deductible Buyback Charge = {[(1) x territorial relativity] / variable expense ratio} x
{ \$300 selected deductible relativity to \$500 deductible losses (without waiver) -
\$500 selected deductible relativity to \$500 deductible losses* (without waiver)}

* Section 102, Exhibit 2, Page 1, Line 7A.

\$300 Deductible Buyback Charges		
Territory	Fleet	Non-Fleet
1	72	83
2	72	83
3	72	83
4	72	83
5	72	83
6	72	83
7	72	83
8	72	83
9	72	83
10	72	83
11	27	31
12	33	38
13	33	38
14	38	44
15	36	41
16	43	49
17	51	58
18	57	65
19	77	88
20	83	94

Commonwealth Automobile Reinsurers
Private Passenger Types
Limited Collision - \$300 Deductible Buyback Charge

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- (1A) Fleet: Average \$500 deductible Limited Collision pure premium,
[7% of Collision Rate] 44.84
- (1B) Non-Fleet: Average \$500 deductible Limited Collision pure premium,
[7% of Collision Rate] 67.51
- (2) \$300 Deductible Buyback Charge = $\{[(1) \times \text{territorial relative}] / \text{variable expense ratio}\} \times$
 $\{\$300 \text{ selected deductible relative to } \$500 \text{ deductible losses (without waiver)} -$
 $\$500 \text{ selected deductible relative to } \$500 \text{ deductible losses}^* \text{ (without waiver)}\}$

* Section 102, Exhibit 2, Page 1, Line 7A.

\$300 Deductible Buyback Charges		
Territory	Fleet	Non Fleet
1	5	6
2	5	6
3	5	6
4	5	6
5	5	6
6	5	6
7	5	6
8	5	6
9	5	6
10	5	6
11	2	2
12	2	3
13	2	3
14	3	3
15	3	3
16	3	3
17	4	4
18	4	5
19	5	6
20	6	7

Commonwealth Automobile Reinsurers
Private Passenger Types
Comprehensive - \$300 Deductible Buyback Charge

- (1A) Fleet: Average \$500 deductible Comprehensive pure premium,
[Form 100, {(5) x (6) x (6A)}] 158.69
- (1B) Non-Fleet: Average \$500 deductible Comprehensive pure premium,
[Form 100, {(5) x (6) x (6A)}] 195.09
- (2) \$300 Deductible Buyback Charge = {[(1) x territorial relativity] / variable expense ratio} x
{ \$300 selected deductibility to \$500 deductible losses (without waiver) -
\$500 selected deductibility to \$500 deductible losses* (without waiver)}

* Calculated from Section 102, Exhibit 4, Page 1.

\$300 Deductible Buyback Charges		
Territory	Fleet	Non Fleet
1	7	8
2	7	8
3	7	8
4	7	8
5	7	8
6	7	8
7	7	8
8	7	8
9	7	8
10	7	8
11	4	4
12	4	5
13	4	4
14	5	5
15	5	5
16	5	6
17	4	5
18	5	5
19	6	7
20	6	7