

COMMONWEALTH AUTOMOBILE REINSURERS

SCHEDULE 107 Rating Components

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Commonwealth Automobile Reinsurers

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

Coverage	(1)	(2)	(3)		(4)	(5)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet/ Non-Fleet	Variable Expense Factor* (Form 100)	Final Base Rates***	
			Fleet	Non-Fleet		Fleet	Non-Fleet
<u>A-1 & B**</u>	308.80				0.7419		
Territory:							
1		1.9354	1.0000	1.0000		806	806
2		1.9354	1.0000	1.0000		806	806
3		1.9354	1.0000	1.0000		806	806
4		1.9354	1.0000	1.0000		806	806
5		1.9354	1.0000	1.0000		806	806
6		1.9354	1.0000	1.0000		806	806
7		1.9354	1.0000	1.0000		806	806
8		1.9354	1.0000	1.0000		806	806
9		1.9354	1.0000	1.0000		806	806
10		1.9354	1.0000	1.0000		806	806
11		0.6105	1.0000	1.0000		254	254
12		0.8070	1.0000	1.0000		336	336
13		0.7754	1.0000	1.0000		323	323
14		0.9906	1.0000	1.0000		412	412
15		0.9144	1.0000	1.0000		381	381
16		1.0223	1.0000	1.0000		426	426
17		1.1614	1.0000	1.0000		483	483
18		1.3417	1.0000	1.0000		558	558
19		1.5106	0.9886	1.0130		622	637
20		1.7527	0.9909	1.0112		723	738
<u>A-1**</u>							
Territory:							
1						703	703
2						703	703
3						703	703
4						703	703
5						703	703
6						703	703
7						703	703
8						703	703
9						703	703
10						703	703
11						222	222
12						293	293
13						282	282
14						359	359
15						332	332
16						372	372
17						421	421
18						487	487
19						543	556
20						631	644
<u>B. Basic**</u>							
Territory:							
1						103	103
2						103	103
3						103	103
4						103	103
5						103	103
6						103	103
7						103	103
8						103	103
9						103	103
10						103	103
11						32	32
12						43	43
13						41	41
14						53	53
15						49	49
16						54	54
17						62	62
18						71	71
19						79	81
20						92	94

* (4) = 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: 87.2% of Combined rates.
B: 12.8% of Combined rates.

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

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

Coverage	(1)	(2)	(3)		(4)	(5)	
	Average Loss Pure Premium	Territory Relativity	Fleet/ Non-Fleet Differential (100K)		Variable Expense Factor*	Final Base Rates**	
	(Form 100)	(100K)	Fleet	Non-Fleet	(Form 100)	Fleet	Non-Fleet
<u>A-2</u>	13.72				0.6660		
Territory:							
1		1.9354	1.0000	1.0000		40	40
2		1.9354	1.0000	1.0000		40	40
3		1.9354	1.0000	1.0000		40	40
4		1.9354	1.0000	1.0000		40	40
5		1.9354	1.0000	1.0000		40	40
6		1.9354	1.0000	1.0000		40	40
7		1.9354	1.0000	1.0000		40	40
8		1.9354	1.0000	1.0000		40	40
9		1.9354	1.0000	1.0000		40	40
10		1.9354	1.0000	1.0000		40	40
11		0.6105	1.0000	1.0000		13	13
12		0.8070	1.0000	1.0000		17	17
13		0.7754	1.0000	1.0000		16	16
14		0.9906	1.0000	1.0000		20	20
15		0.9144	1.0000	1.0000		19	19
16		1.0223	1.0000	1.0000		21	21
17		1.1614	1.0000	1.0000		24	24
18		1.3417	1.0000	1.0000		28	28
19		1.5106	0.9886	1.0130		31	32
20		1.7527	0.9909	1.0112		36	37
<u>PDL, Basic</u>	377.09				0.7593		
Territory:							
1		1.9354	1.0000	1.0000		961	961
2		1.9354	1.0000	1.0000		961	961
3		1.9354	1.0000	1.0000		961	961
4		1.9354	1.0000	1.0000		961	961
5		1.9354	1.0000	1.0000		961	961
6		1.9354	1.0000	1.0000		961	961
7		1.9354	1.0000	1.0000		961	961
8		1.9354	1.0000	1.0000		961	961
9		1.9354	1.0000	1.0000		961	961
10		1.9354	1.0000	1.0000		961	961
11		0.6105	1.0000	1.0000		303	303
12		0.8070	1.0000	1.0000		401	401
13		0.7754	1.0000	1.0000		385	385
14		0.9906	1.0000	1.0000		492	492
15		0.9144	1.0000	1.0000		454	454
16		1.0223	1.0000	1.0000		508	508
17		1.1614	1.0000	1.0000		577	577
18		1.3417	1.0000	1.0000		666	666
19		1.5106	0.9886	1.0130		742	760
20		1.7527	0.9909	1.0112		863	880

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

Commonwealth Automobile Reinsurers
Trucks, Tractors, and Trailers
Liability Coverages for Which Rates do not Vary by Territory

Coverage D

\$ 5,000	\$15
10,000	17

Coverage U

	U-1 <u>Uninsured</u>	U-2 <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

**Commonwealth Automobile Reinsurers
 Trucks, Tractors, & Trailers
 Physical Damage Loss Pure Premium by Territory**

Coverage	(1)	(2)	(3)		(4)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Loss Pure Premium by Territory *	
			Fleet	Non-Fleet	Fleet	Non-Fleet
<u>Collision</u>	308.92					
Territory:						
1		1.7397	0.9837	1.0205	529	548
2		1.7397	0.9837	1.0205	529	548
3		1.7397	0.9837	1.0205	529	548
4		1.7397	0.9837	1.0205	529	548
5		1.7397	0.9837	1.0205	529	548
6		1.7397	0.9837	1.0205	529	548
7		1.7397	0.9837	1.0205	529	548
8		1.7397	0.9837	1.0205	529	548
9		1.7397	0.9837	1.0205	529	548
10		1.7397	0.9837	1.0205	529	548
11		0.7526	0.9871	1.0088	229	235
12		0.8693	0.9781	1.0154	263	273
13		0.9056	0.9912	1.0066	277	282
14		1.0308	0.9798	1.0144	312	323
15		0.9582	0.9878	1.0089	292	299
16		1.0988	0.9781	1.0176	332	345
17		1.0913	0.9909	1.0075	334	340
18		1.1494	0.9796	1.0163	348	361
19		1.3140	0.9558	1.0262	388	417
20		1.4676	0.9334	1.0403	423	472
<u>Comprehensive</u>	114.78					
Territory:						
1		1.2760	0.9907	1.0111	145	148
2		1.2760	0.9907	1.0111	145	148
3		1.2760	0.9907	1.0111	145	148
4		1.2760	0.9907	1.0111	145	148
5		1.2760	0.9907	1.0111	145	148
6		1.2760	0.9907	1.0111	145	148
7		1.2760	0.9907	1.0111	145	148
8		1.2760	0.9907	1.0111	145	148
9		1.2760	0.9907	1.0111	145	148
10		1.2760	0.9907	1.0111	145	148
11		0.8332	0.9965	1.0023	95	96
12		0.9581	1.0000	1.0000	110	110
13		0.9722	0.8917	1.0790	100	120
14		1.0418	1.0000	1.0000	120	120
15		0.9864	1.0000	1.0000	113	113
16		1.0471	0.9966	1.0027	120	121
17		1.0483	0.9348	1.0510	112	126
18		1.0902	0.9932	1.0054	124	126
19		1.1514	0.9337	1.0383	123	137
20		1.1404	1.0000	1.0000	131	131

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

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

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

(1) Statewide Average \$500 Collision Base Rate Pure Premium.	\$308.92
(2) Variable Expense Factor	0.7364
(3) Statewide Average \$500 Collision Base Rate {[(1) / (2)]}	\$419.50
(4) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$30.89
(5) Variable Expense Factor	0.7364
(6) Statewide Average \$500 Limited Collision Base Rate {(4) / (5)}	\$41.95
(7) [(6) / (3)]	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	0.244	0.230	0.207	0.120
4,501 - 6,000	02	0.265	0.250	0.225	0.130
6,001 - 8,000	03	0.339	0.320	0.288	0.166
8,001 - 10,000	04	0.647	0.610	0.549	0.317
10,001 - 15,000	05	1.060	1.000	0.900	0.520
15,001 - 20,000	06	1.982	1.870	1.683	0.972
20,001 - 25,000	07	2.883	2.720	2.448	1.414
25,000 - 40,000	08	3.381	3.190	2.871	1.659
40,001 - 65,000	10	4.452	4.200	3.780	2.184
65,001 - 90,000	11	4.876	4.600	4.140	2.392
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	0.280	0.280	0.269	0.179
4,501 - 6,000	02	0.340	0.340	0.326	0.218
6,001 - 8,000	03	0.350	0.350	0.336	0.224
8,001 - 10,000	04	0.560	0.560	0.538	0.358
10,001 - 15,000	05	1.000	1.000	0.960	0.640
15,001 - 20,000	06	1.430	1.430	1.373	0.915
20,001 - 25,000	07	2.040	2.040	1.958	1.306
25,000 - 40,000	08	2.310	2.310	2.218	1.478
40,001 - 65,000	10	2.770	2.770	2.659	1.773
65,001 - 90,000	11	3.000	3.000	2.880	1.920
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:

$$5.001 = 4.876 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

* 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	1.020
500	1.000	1.000
1000	0.930	0.960
2000	0.800	0.910
3000	0.700	0.880
4000	0.620	0.850
5000	0.550	0.830

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>Variable Expense Factor* (Form 100)</u>
Collision	0.7364
Limited Collision	0.7364
Comprehensive	0.7364

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

**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))

648.96

(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	26	33	59	98	128	152	170
2	26	33	59	98	128	152	170
3	26	33	59	98	128	152	170
4	26	33	59	98	128	152	170
5	26	33	59	98	128	152	170
6	26	33	59	98	128	152	170
7	26	33	59	98	128	152	170
8	26	33	59	98	128	152	170
9	26	33	59	98	128	152	170
10	26	33	59	98	128	152	170
11	11	14	26	43	56	66	74
12	13	16	29	49	64	76	85
13	13	17	31	51	67	80	89
14	15	20	35	58	76	90	101
15	14	18	33	54	71	84	94
16	16	21	37	62	81	96	107
17	16	21	37	62	81	96	108
18	17	22	39	64	84	100	112
19	19	24	43	72	94	112	125
20	21	27	47	78	103	122	136

WAIVER CHARGES FOR NON-FLEET

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	27	34	61	102	133	158	177
2	27	34	61	102	133	158	177
3	27	34	61	102	133	158	177
4	27	34	61	102	133	158	177
5	27	34	61	102	133	158	177
6	27	34	61	102	133	158	177
7	27	34	61	102	133	158	177
8	27	34	61	102	133	158	177
9	27	34	61	102	133	158	177
10	27	34	61	102	133	158	177
11	11	15	26	43	57	68	76
12	13	17	30	51	66	79	88
13	14	18	31	52	68	81	91
14	16	20	36	60	78	93	104
15	14	19	33	55	72	86	96
16	17	22	38	64	84	100	111
17	16	21	38	63	82	98	109
18	18	23	40	67	88	104	116
19	20	26	46	77	101	120	134
20	23	30	52	87	114	136	152

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	0.020	254.49	4

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

** Form 100 Line (15)

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