

**Van Pools**  
**Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 &amp; B**</u>	529.79		0.7419	
Territory:				
1		1.9131		1366
2		1.9131		1366
3		1.9131		1366
4		1.9131		1366
5		1.9131		1366
6		1.9131		1366
7		1.9131		1366
8		1.9131		1366
9		1.9131		1366
10		1.9131		1366
11		0.9476		677
12		0.6227		445
13		0.9795		699
14		0.9620		687
15		0.7783		556
16		0.9326		666
17		1.1543		824
18		1.0947		782
19		1.1987		856
20		1.3900		993
<u>A-1**</u>				
Territory:				
1				1191
2				1191
3				1191
4				1191
5				1191
6				1191
7				1191
8				1191
9				1191
10				1191
11				590
12				388
13				610
14				599
15				485
16				581
17				719
18				682
19				747
20				866
<u>B. Basic**</u>				
Territory:				
1				175
2				175
3				175
4				175
5				175
6				175
7				175
8				175
9				175
10				175
11				87
12				57
13				89
14				88
15				71
16				85
17				105
18				100
19				109
20				127

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

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

A-1: 87.2% of Combined rates.  
B: 12.8% of Combined rates.

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

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	71.43		0.5500	
Territory:				
1		1.9131		248
2		1.9131		248
3		1.9131		248
4		1.9131		248
5		1.9131		248
6		1.9131		248
7		1.9131		248
8		1.9131		248
9		1.9131		248
10		1.9131		248
11		0.9476		123
12		0.6227		81
13		0.9795		127
14		0.9620		125
15		0.7783		101
16		0.9326		121
17		1.1543		150
18		1.0947		142
19		1.1987		156
20		1.3900		181
<u>PDL, Basic</u>	367.07		0.7593	
Territory:				
1		1.9131		925
2		1.9131		925
3		1.9131		925
4		1.9131		925
5		1.9131		925
6		1.9131		925
7		1.9131		925
8		1.9131		925
9		1.9131		925
10		1.9131		925
11		0.9476		458
12		0.6227		301
13		0.9795		474
14		0.9620		465
15		0.7783		376
16		0.9326		451
17		1.1543		558
18		1.0947		529
19		1.1987		579
20		1.3900		672

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

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

**Commonwealth Automobile Reinsurers**

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

<u>Coverage D</u>	
\$ 5,000	15
\$ 10,000	17

	<u>Coverage U</u>	
	<u>U-1 Uninsured</u>	<u>U-2 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  
Van Pools  
Physical Damage Loss Pure Premium by Territory**

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<u>Coverage</u>	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Loss Pure Premium by Territory *
<u>Collision</u>	250.68		
Territory:			
1		1.4234	357
2		1.4234	357
3		1.4234	357
4		1.4234	357
5		1.4234	357
6		1.4234	357
7		1.4234	357
8		1.4234	357
9		1.4234	357
10		1.4234	357
11		0.9384	235
12		0.9098	228
13		1.034	259
14		1.0037	252
15		1.0849	272
16		0.9692	243
17		1.0425	261
18		0.9785	245
19		0.9472	237
20		0.9395	236
<u>Comprehensive</u>	119.73		
Territory:			
1		1.2902	154
2		1.2902	154
3		1.2902	154
4		1.2902	154
5		1.2902	154
6		1.2902	154
7		1.2902	154
8		1.2902	154
9		1.2902	154
10		1.2902	154
11		1.0548	126
12		0.9891	118
13		0.9716	116
14		1.0739	129
15		0.9804	117
16		1.0109	121
17		1.0133	121
18		1.0412	125
19		0.943	113
20		1.0857	130

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	0.244	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 (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) ) 540.42

(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	18	23	41	68	89	106	118
2	18	23	41	68	89	106	118
3	18	23	41	68	89	106	118
4	18	23	41	68	89	106	118
5	18	23	41	68	89	106	118
6	18	23	41	68	89	106	118
7	18	23	41	68	89	106	118
8	18	23	41	68	89	106	118
9	18	23	41	68	89	106	118
10	18	23	41	68	89	106	118
11	12	15	27	45	59	70	78
12	11	15	26	43	57	67	75
13	13	17	30	49	64	77	86
14	13	16	29	48	63	74	83
15	14	18	31	52	68	80	90
16	12	16	28	46	60	72	80
17	13	17	30	50	65	77	86
18	12	16	28	47	61	73	81
19	12	15	27	45	59	70	79
20	12	15	27	45	59	70	78

**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	1.020
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%
Comprehensive	11.20%

VARIABLE EXPENSES

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

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

**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	0.020	291.55	4

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

\*\* Form 100 Line (18)

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