

甲车 (5000):

$$2000 \text{ (乙交强险)} + 3000 * 70\% * (1 - 15\%) \text{ (甲车损)} + 3000 * 30\% * (1 - 5\%) \text{ (乙三者)} = \\ 2000 + 1785 + 855 = 4640$$

乙车 (3500):

$$2000 \text{ (甲交强险)} + 1500 * 30\% * (1 - 5\%) \text{ (乙车损)} + 1500 * 70\% * (1 - 15\%) \text{ (甲三者)} \\ = 2000 + 892.5 + 427.5 = 3320$$