

Commonwealth Automobile Reinsurers

2002 CAR  
Schedule 107-5  
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Public Buses  
Liability Coverages for Which Rates Vary by Territory

Church and School Buses

A-1 (20/40)	2001		2002		2002
	<u>Fleet Base Rates</u>	<u>Non-Fleet Base Rates</u>	<u>Fleet Factors</u>	<u>Non-Fleet Factors</u>	<u>Base Rates</u>
<b>Territory:</b>					
1, 2, 27	240	234	1.292	1.325	310
3	294	248	1.105	1.310	325
4	294	295	1.333	1.329	392
5	331	305	1.218	1.321	403
6	329	334	1.340	1.320	441
7	321	351	1.402	1.282	450
8	321	384	1.380	1.154	443
9	452	399	1.168	1.323	528
10, 11	452	438	1.296	1.338	586
12-16	468	498	1.387	1.303	649
17-26	993	1058	1.397	1.311	1387
<b>A-2</b>					
<b>Territory:</b>					
1, 2, 27	35	46	2.000	1.522	70
3	44	52	1.955	1.654	86
4	44	60	2.000	1.467	88
5	50	62	1.980	1.597	99
6	50	67	2.020	1.507	101
7	47	70	2.106	1.414	99
8	47	76	2.064	1.276	97
9	66	81	1.985	1.617	131
10, 11	66	90	2.000	1.467	132
12-16	70	101	2.086	1.446	146
17-26	149	218	2.094	1.431	312
<b>PDL</b>					
<b>Territory:</b>					
1, 2, 27	229	194	0.882	1.041	202
3	279	202	0.746	1.030	208
4	279	241	0.907	1.050	253
5	312	247	0.821	1.036	256
6	311	271	0.916	1.052	285
7	304	283	1.026	1.102	312
8	304	309	1.082	1.065	329
9	423	320	0.787	1.041	333
10, 11	423	351	0.872	1.051	369
12-16	438	397	0.989	1.091	433
17-26	923	830	0.986	1.096	910
<b>B (20/40)</b>					
<b>Territory:</b>					
1, 2, 27	160	121	1.163	1.537	186
3	158	105	1.013	1.524	160
4	158	125	1.228	1.552	194
5	159	111	1.063	1.523	169
6	158	122	1.203	1.557	190
7	159	112	1.151	1.634	183
8	159	122	1.226	1.598	195
9	168	111	1.012	1.532	170
10, 11	168	121	1.113	1.545	187
12-16	159	122	1.233	1.607	196
17-26	158	122	1.253	1.623	198

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Public Buses  
Liability Coverages for Which Rates Vary by Territory

Social Service and Bus N.O.C

A-1 (20/40)	2001		2002		2002 Base Rates
	Fleet Base Rates	Non-Fleet Base Rates	Fleet Factors	Non-Fleet Factors	
Territory:					
1, 2	313	305	1.335	1.370	418
3	326	317	1.322	1.360	431
4	386	358	1.244	1.341	480
5	433	378	1.152	1.320	499
6	433	433	1.381	1.381	598
7	419	446	1.489	1.399	624
8	419	497	1.439	1.213	603
9	447	568	1.400	1.102	626
10, 11	508	568	1.461	1.306	742
12-16	609	644	1.481	1.401	902
17-26	1288	1363	1.481	1.400	1908
27	313	305	1.316	1.351	412

A-2

Territory:	2001 Fleet Base Rates	2001 Non-Fleet Base Rates	2002 Fleet Factors	2002 Non-Fleet Factors	2002 Base Rates
1, 2	47	61	1.809	1.393	85
3	48	64	1.875	1.406	90
4	57	74	1.825	1.405	104
5	66	76	1.606	1.395	106
6	66	87	1.848	1.402	122
7	62	89	2.016	1.404	125
8	62	99	1.403	0.879	87
9	66	116	1.394	0.793	92
10, 11	75	116	1.400	0.905	105
12-16	91	132	2.033	1.402	185
17-26	193	281	2.036	1.399	393
27	47	61	1.809	1.393	85

PDL

Territory:	2001 Fleet Base Rates	2001 Non-Fleet Base Rates	2002 Fleet Factors	2002 Non-Fleet Factors	2002 Base Rates
1, 2	367	310	0.992	1.174	364
3	379	316	0.987	1.184	374
4	449	358	0.967	1.212	434
5	500	376	0.942	1.253	471
6	500	431	1.002	1.162	501
7	486	440	1.025	1.132	498
8	486	491	1.082	1.071	526
9	513	559	1.123	1.030	576
10, 11	584	559	1.053	1.100	615
12-16	699	630	1.023	1.135	715
17-26	1465	1310	1.018	1.139	1492
27	367	310	0.992	1.174	364

B (20/40)

Territory:	2001 Fleet Base Rates	2001 Non-Fleet Base Rates	2002 Fleet Factors	2002 Non-Fleet Factors	2002 Base Rates
1, 2	208	158	1.038	1.367	216
3	175	139	1.086	1.367	190
4	207	158	1.029	1.348	213
5	207	138	0.879	1.319	182
6	207	157	1.053	1.389	218
7	207	141	0.952	1.397	197
8	207	157	1.440	1.898	298
9	181	157	1.398	1.611	253
10, 11	206	157	1.461	1.917	301
12-16	205	157	1.073	1.401	220
17-26	204	156	1.069	1.397	218
27	208	158	1.024	1.348	213

**Commonwealth Automobile Reinsurers**  
**Public Buses**  
**Liability Coverages for Which Rates Vary by Territory**  
**Other Buses**

<b>A-1 (20/40)</b>	2001 <u>Base Rates</u>	2002 <u>Factors</u>	2002 <u>Base Rates</u>
<b>Territory:</b>			
1 - 4, 27	288	1.292	372
5 - 6	402	1.291	519
7 - 16	535	1.290	690
17 - 26	535	1.290	690
<b>A-2</b>			
<b>Territory:</b>			
1 - 4, 27	145	1.290	187
5 - 6	204	1.289	263
7 - 16	271	1.292	350
17 - 26	271	1.292	350
<b>PDL</b>			
<b>Territory:</b>			
1 - 4, 27	215	1.288	277
5 - 6	300	1.290	387
7 - 16	342	1.289	441
17 - 26	342	1.289	441
<b>B (20/40)</b>			
<b>Territory:</b>			
1 - 4, 27	124	1.290	160
5 - 6	124	1.290	160
7 - 16	137	1.292	177
17 - 26	137	1.292	177

**Commonwealth Automobile Reinsurers**  
**Public Buses**  
**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	8	0
20/50	9	1
25/50	10	4
35/80	11	14
50/100	12	24
100/300	13	49
250/500	14	127
500/500	20	317

\* U-2 rates are based on 100% of the Private Passenger U-2 rates, adjusted for Commercial profit and commission.