

**COMMONWEALTH AUTOMOBILE REINSURERS  
Massachusetts Commercial Automobile  
CHURCH AND SCHOOL BUSES**

**Liability Rates  
Fleet and Non-Fleet**

| Territory | COVERAGE |     |       |       |       |       |        |         |         |         |          |           |       |        |        |        |         |         |
|-----------|----------|-----|-------|-------|-------|-------|--------|---------|---------|---------|----------|-----------|-------|--------|--------|--------|---------|---------|
|           | A-1      | A-2 | B     |       |       |       |        |         |         |         |          |           | PDL   |        |        |        |         |         |
|           |          |     | 20/40 | 20/50 | 25/50 | 35/80 | 50/100 | 100/300 | 250/500 | 500/500 | 500/1000 | 1000/1000 | 5,000 | 10,000 | 25,000 | 50,000 | 100,000 | 500,000 |
| 1         | 375      | 71  | 225   | 237   | 243   | 309   | 369    | 555     | 795     | 993     | 1005     | 1119      | 216   | 253    | 270    | 276    | 279     | 289     |
| 2         | 375      | 71  | 225   | 237   | 243   | 309   | 369    | 555     | 795     | 993     | 1005     | 1119      | 216   | 253    | 270    | 276    | 279     | 289     |
| 3         | 394      | 88  | 194   | 206   | 212   | 276   | 335    | 517     | 753     | 947     | 958      | 1070      | 222   | 260    | 278    | 284    | 286     | 297     |
| 4         | 475      | 90  | 235   | 249   | 256   | 334   | 405    | 626     | 910     | 1144    | 1158     | 1293      | 270   | 316    | 338    | 346    | 348     | 362     |
| 5         | 488      | 101 | 205   | 219   | 226   | 302   | 371    | 586     | 863     | 1092    | 1106     | 1238      | 273   | 319    | 341    | 349    | 352     | 366     |
| 6         | 534      | 103 | 230   | 245   | 253   | 337   | 413    | 650     | 956     | 1208    | 1223     | 1368      | 304   | 356    | 380    | 389    | 392     | 407     |
| 7         | 545      | 101 | 222   | 237   | 245   | 329   | 406    | 644     | 951     | 1204    | 1219     | 1365      | 333   | 390    | 416    | 426    | 430     | 446     |
| 8         | 536      | 99  | 236   | 251   | 259   | 344   | 421    | 661     | 969     | 1224    | 1240     | 1386      | 351   | 411    | 439    | 449    | 453     | 470     |
| 9         | 639      | 134 | 206   | 223   | 231   | 324   | 409    | 671     | 1009    | 1288    | 1305     | 1465      | 355   | 415    | 444    | 454    | 458     | 476     |
| 10        | 710      | 135 | 226   | 245   | 254   | 357   | 451    | 741     | 1115    | 1424    | 1443     | 1621      | 394   | 461    | 493    | 504    | 508     | 528     |
| 11        | 710      | 135 | 226   | 245   | 254   | 357   | 451    | 741     | 1115    | 1424    | 1443     | 1621      | 394   | 461    | 493    | 504    | 508     | 528     |
| 12        | 786      | 149 | 237   | 257   | 268   | 380   | 483    | 800     | 1209    | 1546    | 1567     | 1761      | 462   | 541    | 578    | 591    | 596     | 619     |
| 13        | 786      | 149 | 237   | 257   | 268   | 380   | 483    | 800     | 1209    | 1546    | 1567     | 1761      | 462   | 541    | 578    | 591    | 596     | 619     |
| 14        | 786      | 149 | 237   | 257   | 268   | 380   | 483    | 800     | 1209    | 1546    | 1567     | 1761      | 462   | 541    | 578    | 591    | 596     | 619     |
| 15        | 786      | 149 | 237   | 257   | 268   | 380   | 483    | 800     | 1209    | 1546    | 1567     | 1761      | 462   | 541    | 578    | 591    | 596     | 619     |
| 16        | 786      | 149 | 237   | 257   | 268   | 380   | 483    | 800     | 1209    | 1546    | 1567     | 1761      | 462   | 541    | 578    | 591    | 596     | 619     |
| 17-26     | 1680     | 319 | 240   | 278   | 298   | 509   | 701    | 1296    | 2064    | 2698    | 2736     | 3101      | 971   | 1136   | 1214   | 1243   | 1253    | 1301    |
| 27        | 375      | 71  | 225   | 237   | 243   | 309   | 369    | 555     | 795     | 993     | 1005     | 1119      | 216   | 253    | 270    | 276    | 279     | 289     |

| All Territories  |    |         |           |              |
|------------------|----|---------|-----------|--------------|
| Medical Payments |    | U-1     |           | U-2          |
|                  |    | Limit   | Uninsured | Underinsured |
| \$1,000          | 7  |         |           |              |
| \$2,000          | 8  | 20/40   | 7         | 0            |
| \$5,000          | 13 | 20/50   | 8         | 1            |
|                  |    | 25/50   | 9         | 4            |
|                  |    | 35/80   | 10        | 14           |
|                  |    | 50/100  | 11        | 23           |
|                  |    | 100/300 | 12        | 49           |
|                  |    | 250/500 | 13        | 129          |
|                  |    | 500/500 | 16        | 330          |

**COMMONWEALTH AUTOMOBILE REINSURERS  
Massachusetts Commercial Automobile  
SOCIAL SERVICES AND BUS N.O.C.**

**Liability Rates  
Fleet and Non-Fleet**

**COVERAGE**

| Territory | A-1  | A-2 | B     |       |       |       |        |         |         |         |          |           | PDL   |        |        |        |         |         |
|-----------|------|-----|-------|-------|-------|-------|--------|---------|---------|---------|----------|-----------|-------|--------|--------|--------|---------|---------|
|           |      |     | 20/40 | 20/50 | 25/50 | 35/80 | 50/100 | 100/300 | 250/500 | 500/500 | 500/1000 | 1000/1000 | 5,000 | 10,000 | 25,000 | 50,000 | 100,000 | 500,000 |
| 1         | 477  | 97  | 246   | 260   | 304   | 405   | 492    | 716     | 1012    | 1265    | 1280     | 1417      | 415   | 486    | 519    | 531    | 535     | 556     |
| 2         | 477  | 97  | 246   | 260   | 304   | 405   | 492    | 716     | 1012    | 1265    | 1280     | 1417      | 415   | 486    | 519    | 531    | 535     | 556     |
| 3         | 492  | 103 | 217   | 231   | 274   | 373   | 458    | 678     | 969     | 1217    | 1231     | 1366      | 427   | 500    | 534    | 547    | 551     | 572     |
| 4         | 548  | 119 | 243   | 259   | 306   | 417   | 512    | 757     | 1081    | 1358    | 1374     | 1524      | 495   | 579    | 619    | 634    | 639     | 663     |
| 5         | 569  | 121 | 208   | 224   | 270   | 379   | 472    | 713     | 1032    | 1304    | 1319     | 1467      | 537   | 628    | 671    | 687    | 693     | 720     |
| 6         | 682  | 139 | 249   | 268   | 323   | 454   | 566    | 854     | 1236    | 1562    | 1580     | 1757      | 572   | 669    | 715    | 732    | 738     | 766     |
| 7         | 712  | 143 | 225   | 244   | 300   | 431   | 544    | 834     | 1218    | 1546    | 1565     | 1743      | 568   | 665    | 710    | 727    | 733     | 761     |
| 8         | 688  | 99  | 340   | 361   | 422   | 566   | 690    | 1008    | 1430    | 1789    | 1810     | 2005      | 600   | 702    | 750    | 768    | 774     | 804     |
| 9         | 714  | 105 | 289   | 309   | 369   | 510   | 630    | 941     | 1352    | 1703    | 1723     | 1914      | 657   | 769    | 821    | 841    | 848     | 880     |
| 10        | 847  | 120 | 343   | 367   | 438   | 605   | 748    | 1117    | 1604    | 2021    | 2045     | 2271      | 702   | 821    | 878    | 899    | 906     | 941     |
| 11        | 847  | 120 | 343   | 367   | 438   | 605   | 748    | 1117    | 1604    | 2021    | 2045     | 2271      | 702   | 821    | 878    | 899    | 906     | 941     |
| 12        | 1029 | 211 | 251   | 277   | 353   | 533   | 686    | 1083    | 1608    | 2056    | 2081     | 2325      | 816   | 955    | 1020   | 1044   | 1053    | 1093    |
| 13        | 1029 | 211 | 251   | 277   | 353   | 533   | 686    | 1083    | 1608    | 2056    | 2081     | 2325      | 816   | 955    | 1020   | 1044   | 1053    | 1093    |
| 14        | 1029 | 211 | 251   | 277   | 353   | 533   | 686    | 1083    | 1608    | 2056    | 2081     | 2325      | 816   | 955    | 1020   | 1044   | 1053    | 1093    |
| 15        | 1029 | 211 | 251   | 277   | 353   | 533   | 686    | 1083    | 1608    | 2056    | 2081     | 2325      | 816   | 955    | 1020   | 1044   | 1053    | 1093    |
| 16        | 1029 | 211 | 251   | 277   | 353   | 533   | 686    | 1083    | 1608    | 2056    | 2081     | 2325      | 816   | 955    | 1020   | 1044   | 1053    | 1093    |
| 17-26     | 2177 | 448 | 249   | 298   | 443   | 783   | 1074   | 1826    | 2821    | 3670    | 3718     | 4179      | 1702  | 1991   | 2128   | 2179   | 2196    | 2281    |
| 27        | 470  | 97  | 243   | 257   | 300   | 400   | 485    | 706     | 999     | 1248    | 1263     | 1398      | 415   | 486    | 519    | 531    | 535     | 556     |

| All Territories  |    |         |           |              |
|------------------|----|---------|-----------|--------------|
| Medical Payments |    | U-1     |           | U-2          |
|                  |    | Limit   | Uninsured | Underinsured |
| \$1,000          | 33 |         |           |              |
| \$2,000          | 38 | 20/40   | 7         | 0            |
| \$5,000          | 57 | 20/50   | 8         | 1            |
|                  |    | 25/50   | 9         | 4            |
|                  |    | 35/80   | 10        | 14           |
|                  |    | 50/100  | 11        | 23           |
|                  |    | 100/300 | 12        | 49           |
|                  |    | 250/500 | 13        | 129          |
|                  |    | 500/500 | 16        | 330          |

**COMMONWEALTH AUTOMOBILE REINSURERS**  
**Massachusetts Commercial Automobile**  
**OTHER BUSES**  
**Liability Rates**  
**Fleet and Non-Fleet**

| Territory | COVERAGE |     |       |       |       |       |        |         |         |         |          |           |       |        |        |        |         |         |
|-----------|----------|-----|-------|-------|-------|-------|--------|---------|---------|---------|----------|-----------|-------|--------|--------|--------|---------|---------|
|           | A-1      | A-2 | B     |       |       |       |        |         |         |         |          |           | PDL   |        |        |        |         |         |
|           |          |     | 20/40 | 20/50 | 25/50 | 35/80 | 50/100 | 100/300 | 250/500 | 500/500 | 500/1000 | 1000/1000 | 5,000 | 10,000 | 25,000 | 50,000 | 100,000 | 500,000 |
| 1         | 482      | 242 | 207   | 221   | 262   | 359   | 441    | 655     | 937     | 1178    | 1192     | 1323      | 359   | 420    | 449    | 460    | 463     | 481     |
| 2         | 482      | 242 | 207   | 221   | 262   | 359   | 441    | 655     | 937     | 1178    | 1192     | 1323      | 359   | 420    | 449    | 460    | 463     | 481     |
| 3         | 482      | 242 | 207   | 221   | 262   | 359   | 441    | 655     | 937     | 1178    | 1192     | 1323      | 359   | 420    | 449    | 460    | 463     | 481     |
| 4         | 482      | 242 | 207   | 221   | 262   | 359   | 441    | 655     | 937     | 1178    | 1192     | 1323      | 359   | 420    | 449    | 460    | 463     | 481     |
| 5         | 482      | 242 | 207   | 221   | 262   | 359   | 441    | 655     | 937     | 1178    | 1192     | 1323      | 359   | 420    | 449    | 460    | 463     | 481     |
| 6         | 672      | 341 | 207   | 225   | 277   | 400   | 506    | 778     | 1139    | 1446    | 1464     | 1631      | 501   | 586    | 626    | 641    | 646     | 671     |
| 7         | 672      | 341 | 207   | 225   | 277   | 400   | 506    | 778     | 1139    | 1446    | 1464     | 1631      | 501   | 586    | 626    | 641    | 646     | 671     |
| 8         | 894      | 453 | 229   | 251   | 319   | 476   | 611    | 959     | 1419    | 1812    | 1835     | 2048      | 571   | 668    | 714    | 731    | 737     | 765     |
| 9         | 894      | 453 | 229   | 251   | 319   | 476   | 611    | 959     | 1419    | 1812    | 1835     | 2048      | 571   | 668    | 714    | 731    | 737     | 765     |
| 10        | 894      | 453 | 229   | 251   | 319   | 476   | 611    | 959     | 1419    | 1812    | 1835     | 2048      | 571   | 668    | 714    | 731    | 737     | 765     |
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| 27        | 482      | 242 | 207   | 221   | 262   | 359   | 441    | 655     | 937     | 1178    | 1192     | 1323      | 359   | 420    | 449    | 460    | 463     | 481     |

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| Medical Payments |    | U-1     |           | U-2          |
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| \$1,000          | 33 |         |           |              |
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|                  |    | 50/100  | 11        | 23           |
|                  |    | 100/300 | 12        | 49           |
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|                  |    | 500/500 | 16        | 330          |