

Commonwealth Automobile Reinsurers

2003 CAR
Schedule 107-5
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Public Buses

Liability Coverages for Which Rates Vary by Territory

Church and School Buses

| | 2002 Base Rates | 2003 Factors | 2003 Base Rates |
|--------------------|--------------------|-----------------|--------------------|
| A-1 (20/40) | | | |
| Territory: | | | |
| 1, 2, 27 | 310 | 1.210 | 375 |
| 3 | 325 | 1.212 | 394 |
| 4 | 392 | 1.212 | 475 |
| 5 | 403 | 1.211 | 488 |
| 6 | 441 | 1.211 | 534 |
| 7 | 450 | 1.211 | 545 |
| 8 | 443 | 1.210 | 536 |
| 9 | 528 | 1.210 | 639 |
| 10, 11 | 586 | 1.212 | 710 |
| 12-16 | 649 | 1.211 | 786 |
| 17-26 | 1387 | 1.211 | 1680 |
| A-2 | | | |
| Territory: | | | |
| 1, 2, 27 | 70 | 1.014 | 71 |
| 3 | 86 | 1.023 | 88 |
| 4 | 88 | 1.023 | 90 |
| 5 | 99 | 1.020 | 101 |
| 6 | 101 | 1.020 | 103 |
| 7 | 99 | 1.020 | 101 |
| 8 | 97 | 1.021 | 99 |
| 9 | 131 | 1.023 | 134 |
| 10, 11 | 132 | 1.023 | 135 |
| 12-16 | 146 | 1.021 | 149 |
| 17-26 | 312 | 1.022 | 319 |
| PDL | | | |
| Territory: | | | |
| 1, 2, 27 | 202 | 1.069 | 216 |
| 3 | 208 | 1.067 | 222 |
| 4 | 253 | 1.067 | 270 |
| 5 | 256 | 1.066 | 273 |
| 6 | 285 | 1.067 | 304 |
| 7 | 312 | 1.067 | 333 |
| 8 | 329 | 1.067 | 351 |
| 9 | 333 | 1.066 | 355 |
| 10, 11 | 369 | 1.068 | 394 |
| 12-16 | 433 | 1.067 | 462 |
| 17-26 | 910 | 1.067 | 971 |
| B (20/40) | | | |
| Territory: | | | |
| 1, 2, 27 | 186 | 1.210 | 225 |
| 3 | 160 | 1.213 | 194 |
| 4 | 194 | 1.211 | 235 |
| 5 | 169 | 1.213 | 205 |
| 6 | 190 | 1.211 | 230 |
| 7 | 183 | 1.213 | 222 |
| 8 | 195 | 1.210 | 236 |
| 9 | 170 | 1.212 | 206 |
| 10, 11 | 187 | 1.209 | 226 |
| 12-16 | 196 | 1.209 | 237 |
| 17-26 | 198 | 1.212 | 240 |

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

2003 CAR
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Social Service and Bus N.O.C

| A-1 (20/40) | 2002 <u>Base Rates</u> | 2003 <u>Factors</u> | 2003 <u>Base Rates</u> |
|--------------------|---------------------------|------------------------|---------------------------|
| Territory: | | | |
| 1, 2 | 418 | 1.141 | 477 |
| 3 | 431 | 1.142 | 492 |
| 4 | 480 | 1.142 | 548 |
| 5 | 499 | 1.140 | 569 |
| 6 | 598 | 1.140 | 682 |
| 7 | 624 | 1.141 | 712 |
| 8 | 603 | 1.141 | 688 |
| 9 | 626 | 1.141 | 714 |
| 10, 11 | 742 | 1.142 | 847 |
| 12-16 | 902 | 1.141 | 1029 |
| 17-26 | 1908 | 1.141 | 2177 |
| 27 | 412 | 1.141 | 470 |
| | | | |
| A-2 | | | |
| Territory: | | | |
| 1, 2 | 85 | 1.141 | 97 |
| 3 | 90 | 1.144 | 103 |
| 4 | 104 | 1.144 | 119 |
| 5 | 106 | 1.142 | 121 |
| 6 | 122 | 1.139 | 139 |
| 7 | 125 | 1.144 | 143 |
| 8 | 87 | 1.138 | 99 |
| 9 | 92 | 1.141 | 105 |
| 10, 11 | 105 | 1.143 | 120 |
| 12-16 | 185 | 1.141 | 211 |
| 17-26 | 393 | 1.140 | 448 |
| 27 | 85 | 1.141 | 97 |
| | | | |
| PDL | | | |
| Territory: | | | |
| 1, 2 | 364 | 1.140 | 415 |
| 3 | 374 | 1.142 | 427 |
| 4 | 434 | 1.141 | 495 |
| 5 | 471 | 1.140 | 537 |
| 6 | 501 | 1.142 | 572 |
| 7 | 498 | 1.141 | 568 |
| 8 | 526 | 1.141 | 600 |
| 9 | 576 | 1.141 | 657 |
| 10, 11 | 615 | 1.141 | 702 |
| 12-16 | 715 | 1.141 | 816 |
| 17-26 | 1492 | 1.141 | 1702 |
| 27 | 364 | 1.140 | 415 |
| | | | |
| B(20/40) | | | |
| Territory: | | | |
| 1, 2 | 216 | 1.139 | 246 |
| 3 | 190 | 1.142 | 217 |
| 4 | 213 | 1.141 | 243 |
| 5 | 182 | 1.143 | 208 |
| 6 | 218 | 1.142 | 249 |
| 7 | 197 | 1.142 | 225 |
| 8 | 298 | 1.141 | 340 |
| 9 | 253 | 1.142 | 289 |
| 10, 11 | 301 | 1.140 | 343 |
| 12-16 | 220 | 1.141 | 251 |
| 17-26 | 218 | 1.142 | 249 |
| 27 | 213 | 1.141 | 243 |

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

| A-1 (20/40) | <u>2002 Base Rates</u> | <u>2002 Factors</u> | <u>2003 Base Rates</u> |
|----------------------|----------------------------|-------------------------|----------------------------|
| Territory: | | | |
| 1 - 4, 27 | 372 | 1.296 | 482 |
| 5 | 519 | 0.929 | 482 |
| 6 | 519 | 1.295 | 672 |
| 7 | 690 | 0.974 | 672 |
| 8 - 26 | 690 | 1.296 | 894 |
| A-2 | | | |
| Territory: | | | |
| 1 - 4, 27 | 187 | 1.294 | 242 |
| 5 | 263 | 0.920 | 242 |
| 6 | 263 | 1.297 | 341 |
| 7 | 350 | 0.974 | 341 |
| 8 - 26 | 350 | 1.294 | 453 |
| PDL | | | |
| Territory: | | | |
| 1 - 4, 27 | 277 | 1.296 | 359 |
| 5 | 387 | 0.928 | 359 |
| 6 | 387 | 1.295 | 501 |
| 7 | 441 | 1.136 | 501 |
| 8 - 26 | 441 | 1.295 | 571 |
| B (20/40) | | | |
| Territory: | | | |
| 1 - 4, 27 | 160 | 1.294 | 207 |
| 5 | 160 | 1.294 | 207 |
| 6 | 160 | 1.294 | 207 |
| 7 | 177 | 1.169 | 207 |
| 8 - 26 | 177 | 1.294 | 229 |

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 | 7 | 0 |
| 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 |

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