

School and Church Buses  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates***
<u>A-1 &amp; B**</u>	344.73		42.54	0.7637	
Territory:					
1		3.9999			1861
2		3.9999			1861
3		3.9999			1861
4		3.9999			1861
5		3.9999			1861
6		3.9999			1861
7		3.9999			1861
8		3.9999			1861
9		3.9999			1861
10		3.9999			1861
11		0.6395			344
12		0.7228			382
13		0.7132			378
14		0.8952			460
15		0.7643			401
16		0.9800			498
17		1.0369			524
18		1.2996			642
19		1.4383			705
20		1.6097			782
<u>A-1**</u>					
Territory:					
1					1638
2					1638
3					1638
4					1638
5					1638
6					1638
7					1638
8					1638
9					1638
10					1638
11					303
12					336
13					333
14					405
15					353
16					438
17					461
18					565
19					620
20					688
<u>B**</u>					
Territory:					
1					223
2					223
3					223
4					223
5					223
6					223
7					223
8					223
9					223
10					223
11					41
12					46
13					45
14					55
15					48
16					60
17					63
18					77
19					85
20					94

\* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Limited Servicing Carrier Expense Provision).

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

A-1: 88.0% of Combined rates.

B: 12.0% of Combined rates.

\*\*\* (5) = [(1) x (2) + (3)] / (4).

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School and Church Buses  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor*	(5) Final Base Rates**
<u>A-2</u>	58.69		2.01	0.7637	
Territory:					
1		3.9999			310
2		3.9999			310
3		3.9999			310
4		3.9999			310
5		3.9999			310
6		3.9999			310
7		3.9999			310
8		3.9999			310
9		3.9999			310
10		3.9999			310
11		0.6395			52
12		0.7228			58
13		0.7132			57
14		0.8952			71
15		0.7643			61
16		0.9800			78
17		1.0369			82
18		1.2996			103
19		1.4383			113
20		1.6097			126
<u>PDL</u>	239.43		45.38	0.8056	
Territory:					
1		3.9999			1245
2		3.9999			1245
3		3.9999			1245
4		3.9999			1245
5		3.9999			1245
6		3.9999			1245
7		3.9999			1245
8		3.9999			1245
9		3.9999			1245
10		3.9999			1245
11		0.6395			246
12		0.7228			271
13		0.7132			268
14		0.8952			322
15		0.7643			283
16		0.9800			348
17		1.0369			365
18		1.2996			443
19		1.4383			484
20		1.6097			535

\* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Limited Servicing Carrier Expense Provision).

\*\* (5) = {[ (1) x (2) + (3) ] / (4)}.

Commonwealth Automobile Reinsurers

Social Service and N.O.C  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates***
<u>A-1 &amp; B**</u>	696.57		42.54	0.7637	
Territory:					
1		3.9999			3704
2		3.9999			3704
3		3.9999			3704
4		3.9999			3704
5		3.9999			3704
6		3.9999			3704
7		3.9999			3704
8		3.9999			3704
9		3.9999			3704
10		3.9999			3704
11		0.6395			639
12		0.7228			715
13		0.7132			706
14		0.8952			872
15		0.7643			753
16		0.9800			950
17		1.0369			1001
18		1.2996			1241
19		1.4383			1368
20		1.6097			1524
<u>A-1**</u>					
Territory:					
1					3260
2					3260
3					3260
4					3260
5					3260
6					3260
7					3260
8					3260
9					3260
10					3260
11					562
12					629
13					621
14					767
15					663
16					836
17					881
18					1092
19					1204
20					1341
<u>B**</u>					
Territory:					
1					444
2					444
3					444
4					444
5					444
6					444
7					444
8					444
9					444
10					444
11					77
12					86
13					85
14					105
15					90
16					114
17					120
18					149
19					164
20					183

\* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Limited Servicing Carrier Expense Provision).  
 \*\* Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing):  
     A-1: 88.0% of Combined rates.  
     B: 12.0% of Combined rates.  
 \*\*\* (5) = [(1) x (2) + (3)] / (4).

Commonwealth Automobile Reinsurers

Social Service and N.O.C  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor*	(5) Final Base Rates**
<u>A2</u>	137.75		2.01	0.7637	
Territory:					
1		3.9999			724
2		3.9999			724
3		3.9999			724
4		3.9999			724
5		3.9999			724
6		3.9999			724
7		3.9999			724
8		3.9999			724
9		3.9999			724
10		3.9999			724
11		0.6395			118
12		0.7228			133
13		0.7132			131
14		0.8952			164
15		0.7643			140
16		0.9800			179
17		1.0369			190
18		1.2996			237
19		1.4383			262
20		1.6097			293
<u>PDL</u>	367.88		45.38	0.8056	
Territory:					
1		3.9999			1883
2		3.9999			1883
3		3.9999			1883
4		3.9999			1883
5		3.9999			1883
6		3.9999			1883
7		3.9999			1883
8		3.9999			1883
9		3.9999			1883
10		3.9999			1883
11		0.6395			348
12		0.7228			386
13		0.7132			382
14		0.8952			465
15		0.7643			405
16		0.9800			504
17		1.0369			530
18		1.2996			650
19		1.4383			713
20		1.6097			791

\* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Limited Servicing Carrier Expense Provision).

\*\* (5) = {[ (1) x (2) + (3) ] / (4)}.

**Other Buses**  
**Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates***
<u>A-1 &amp; B**</u>	584.57		42.54	0.7637	
Territory:					
1		3.9999			3117
2		3.9999			3117
3		3.9999			3117
4		3.9999			3117
5		3.9999			3117
6		3.9999			3117
7		3.9999			3117
8		3.9999			3117
9		3.9999			3117
10		3.9999			3117
11		0.6395			545
12		0.7228			609
13		0.7132			602
14		0.8952			741
15		0.7643			641
16		0.9800			806
17		1.0369			849
18		1.2996			1050
19		1.4383			1157
20		1.6097			1288
<u>A-1**</u>					
Territory:					
1					2743
2					2743
3					2743
4					2743
5					2743
6					2743
7					2743
8					2743
9					2743
10					2743
11					480
12					536
13					530
14					652
15					564
16					709
17					747
18					924
19					1018
20					1133
<u>B**</u>					
Territory:					
1					374
2					374
3					374
4					374
5					374
6					374
7					374
8					374
9					374
10					374
11					65
12					73
13					72
14					89
15					77
16					97
17					102
18					126
19					139
20					155

\* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Limited Servicing Carrier Expense Provision).

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

A-1: 88.0% of Combined rates.  
B: 12.0% of Combined rates.

\*\*\* (5) = [(1) x (2) + (3)] / (4).

**Other Buses**  
**Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**
<u>A2</u>	128.83		2.01	0.7637	
Territory:					
1		3.9999			677
2		3.9999			677
3		3.9999			677
4		3.9999			677
5		3.9999			677
6		3.9999			677
7		3.9999			677
8		3.9999			677
9		3.9999			677
10		3.9999			677
11		0.6395			111
12		0.7228			125
13		0.7132			123
14		0.8952			154
15		0.7643			132
16		0.9800			168
17		1.0369			178
18		1.2996			222
19		1.4383			245
20		1.6097			274
<u>PDL</u>	362.17		45.38	0.8056	
Territory:					
1		3.9999			1855
2		3.9999			1855
3		3.9999			1855
4		3.9999			1855
5		3.9999			1855
6		3.9999			1855
7		3.9999			1855
8		3.9999			1855
9		3.9999			1855
10		3.9999			1855
11		0.6395			344
12		0.7228			381
13		0.7132			377
14		0.8952			459
15		0.7643			400
16		0.9800			497
17		1.0369			522
18		1.2996			641
19		1.4383			703
20		1.6097			780

\* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Limited Servicing Carrier Expense Provision).

\*\* (5) =  $\{[(1) \times (2) + (3)] / (4)\}$ .

**Commonwealth Automobile Reinsurers**

**Public Buses**

**Liability Coverages for Which Rates do not Vary by Territory**

Medical Payments (Coverage D)

	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>
Church/School Buses	8	10	16
All Other Buses	40	46	68

Coverage U

	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	4	0
20/50	5	1
25/50	6	3
35/80	7	11
50/100	8	18
100/300	9	42
250/500	10	122
500/500	12	307
500/1000	12	316