

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 & B**</u>	210.71		68.44	0.6662	
Territory:					
1		3.2399			1127
2		3.2399			1127
3		3.2399			1127
4		3.2399			1127
5		3.2399			1127
6		3.2399			1127
7		3.2399			1127
8		3.2399			1127
9		3.2399			1127
10		3.2399			1127
11		0.7451			338
12		0.7451			338
13		0.7451			338
14		1.0065			421
15		0.7451			338
16		0.7451			338
17		1.0065			421
18		1.2394			495
19		1.4051			547
20		1.7242			648
<u>A-1**</u>					
Territory:					
1					1015
2					1015
3					1015
4					1015
5					1015
6					1015
7					1015
8					1015
9					1015
10					1015
11					305
12					305
13					305
14					379
15					305
16					305
17					379
18					446
19					493
20					584
<u>B**</u>					
Territory:					
1					112
2					112
3					112
4					112
5					112
6					112
7					112
8					112
9					112
10					112
11					33
12					33
13					33
14					42
15					33
16					33
17					42
18					49
19					54
20					64

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

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

A-1: 90.1% of Combined rates.
B: 9.9% of Combined rates.

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

Commonwealth Automobile Reinsurers

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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-2</u>	65.90		5.47	0.7938	
Territory:					
1		3.2399			276
2		3.2399			276
3		3.2399			276
4		3.2399			276
5		3.2399			276
6		3.2399			276
7		3.2399			276
8		3.2399			276
9		3.2399			276
10		3.2399			276
11		0.7451			69
12		0.7451			69
13		0.7451			69
14		1.0065			90
15		0.7451			69
16		0.7451			69
17		1.0065			90
18		1.2394			110
19		1.4051			124
20		1.7242			150
<u>PDL</u>	181.19		76.33	0.8371	
Territory:					
1		3.2399			792
2		3.2399			792
3		3.2399			792
4		3.2399			792
5		3.2399			792
6		3.2399			792
7		3.2399			792
8		3.2399			792
9		3.2399			792
10		3.2399			792
11		0.7451			252
12		0.7451			252
13		0.7451			252
14		1.0065			309
15		0.7451			252
16		0.7451			252
17		1.0065			309
18		1.2394			359
19		1.4051			395
20		1.7242			464

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

** (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 & B**</u>	860.53		68.44	0.7938	
Territory:					
1		3.2399			3598
2		3.2399			3598
3		3.2399			3598
4		3.2399			3598
5		3.2399			3598
6		3.2399			3598
7		3.2399			3598
8		3.2399			3598
9		3.2399			3598
10		3.2399			3598
11		0.7451			894
12		0.7451			894
13		0.7451			894
14		1.0065			1177
15		0.7451			894
16		0.7451			894
17		1.0065			1177
18		1.2394			1430
19		1.4051			1609
20		1.7242			1955
<u>A-1**</u>					
Territory:					
1					3242
2					3242
3					3242
4					3242
5					3242
6					3242
7					3242
8					3242
9					3242
10					3242
11					805
12					805
13					805
14					1060
15					805
16					805
17					1060
18					1288
19					1450
20					1761
<u>B**</u>					
Territory:					
1					356
2					356
3					356
4					356
5					356
6					356
7					356
8					356
9					356
10					356
11					89
12					89
13					89
14					117
15					89
16					89
17					117
18					142
19					159
20					194

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

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

A-1: 90.1% of Combined rates.

B: 9.9% 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* (Form 100)	(5) Final Base Rates**
<u>A2</u>	311.59		5.47	0.7938	
Territory:					
1		3.2399			1279
2		3.2399			1279
3		3.2399			1279
4		3.2399			1279
5		3.2399			1279
6		3.2399			1279
7		3.2399			1279
8		3.2399			1279
9		3.2399			1279
10		3.2399			1279
11		0.7451			299
12		0.7451			299
13		0.7451			299
14		1.0065			402
15		0.7451			299
16		0.7451			299
17		1.0065			402
18		1.2394			493
19		1.4051			558
20		1.7242			684
<u>PDL</u>	436.10		76.33	0.8371	
Territory:					
1		3.2399			1779
2		3.2399			1779
3		3.2399			1779
4		3.2399			1779
5		3.2399			1779
6		3.2399			1779
7		3.2399			1779
8		3.2399			1779
9		3.2399			1779
10		3.2399			1779
11		0.7451			479
12		0.7451			479
13		0.7451			479
14		1.0065			616
15		0.7451			479
16		0.7451			479
17		1.0065			616
18		1.2394			737
19		1.4051			823
20		1.7242			989

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

** (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 & B**</u>	491.46		68.44	0.7938	
Territory:					
1		3.2399			2092
2		3.2399			2092
3		3.2399			2092
4		3.2399			2092
5		3.2399			2092
6		3.2399			2092
7		3.2399			2092
8		3.2399			2092
9		3.2399			2092
10		3.2399			2092
11		0.7451			548
12		0.7451			548
13		0.7451			548
14		1.0065			709
15		0.7451			548
16		0.7451			548
17		1.0065			709
18		1.2394			854
19		1.4051			956
20		1.7242			1154
<u>A-1**</u>					
Territory:					
1					1885
2					1885
3					1885
4					1885
5					1885
6					1885
7					1885
8					1885
9					1885
10					1885
11					494
12					494
13					494
14					639
15					494
16					494
17					639
18					769
19					861
20					1040
<u>B**</u>					
Territory:					
1					207
2					207
3					207
4					207
5					207
6					207
7					207
8					207
9					207
10					207
11					54
12					54
13					54
14					70
15					54
16					54
17					70
18					85
19					95
20					114

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).
 ** Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing):
 A-1: 90.1% of Combined rates.
 B: 9.9% of Combined rates.
 *** (5) = {[(1) x (2) + (3)] / (4)}.

Commonwealth Automobile Reinsurers

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*	(5) Final Base Rates**
<u>A2</u>	162.41		5.47	0.7938	
Territory:					
1		3.2399			670
2		3.2399			670
3		3.2399			670
4		3.2399			670
5		3.2399			670
6		3.2399			670
7		3.2399			670
8		3.2399			670
9		3.2399			670
10		3.2399			670
11		0.7451			159
12		0.7451			159
13		0.7451			159
14		1.0065			213
15		0.7451			159
16		0.7451			159
17		1.0065			213
18		1.2394			260
19		1.4051			294
20		1.7242			360
<u>PDL</u>	291.04		76.33	0.8371	
Territory:					
1		3.2399			1218
2		3.2399			1218
3		3.2399			1218
4		3.2399			1218
5		3.2399			1218
6		3.2399			1218
7		3.2399			1218
8		3.2399			1218
9		3.2399			1218
10		3.2399			1218
11		0.7451			350
12		0.7451			350
13		0.7451			350
14		1.0065			441
15		0.7451			350
16		0.7451			350
17		1.0065			441
18		1.2394			522
19		1.4051			580
20		1.7242			691

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

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

Commonwealth Automobile Reinsurers

Public Buses

Liability Coverages for Which Rates do not Vary by Territory

Medical Payments (Coverage D)

\$5,000 \$ 18

Coverage U

	<u>U-1</u> <u>Uninsured</u>	<u>U-2</u> <u>Underinsured</u>
20/40	4	0
20/50	5	0
25/50	6	2
35/80	7	8
50/100	8	14
100/300	9	34
250/500	10	114
500/500	11	279