

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 & B**</u>	298.64		0.7419	
Territory:				
1		1.9131		770
2		1.9131		770
3		1.9131		770
4		1.9131		770
5		1.9131		770
6		1.9131		770
7		1.9131		770
8		1.9131		770
9		1.9131		770
10		1.9131		770
11		0.9476		381
12		0.6227		251
13		0.9795		394
14		0.9620		387
15		0.7783		313
16		0.9326		375
17		1.1543		465
18		1.0947		441
19		1.1987		483
20		1.3900		560
<u>A-1**</u>				
Territory:				
1				672
2				672
3				672
4				672
5				672
6				672
7				672
8				672
9				672
10				672
11				332
12				219
13				344
14				338
15				273
16				327
17				406
18				385
19				421
20				488
<u>B**</u>				
Territory:				
1				98
2				98
3				98
4				98
5				98
6				98
7				98
8				98
9				98
10				98
11				49
12				32
13				50
14				49
15				40
16				48
17				59
18				56
19				62
20				72

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).
 ** Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing):
 A-1: 87.2% of Combined rates.
 B: 12.8% of Combined rates.
 *** (4) = {[(1) x (2)] / (3)}.

Commonwealth Automobile Reinsurers

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	51.79		0.7419	
Territory:				
1		1.9131		134
2		1.9131		134
3		1.9131		134
4		1.9131		134
5		1.9131		134
6		1.9131		134
7		1.9131		134
8		1.9131		134
9		1.9131		134
10		1.9131		134
11		0.9476		66
12		0.6227		43
13		0.9795		68
14		0.9620		67
15		0.7783		54
16		0.9326		65
17		1.1543		81
18		1.0947		76
19		1.1987		84
20		1.3900		97
<u>PDL</u>	230.34		0.7127	
Territory:				
1		1.9131		618
2		1.9131		618
3		1.9131		618
4		1.9131		618
5		1.9131		618
6		1.9131		618
7		1.9131		618
8		1.9131		618
9		1.9131		618
10		1.9131		618
11		0.9476		306
12		0.6227		201
13		0.9795		317
14		0.9620		311
15		0.7783		252
16		0.9326		301
17		1.1543		373
18		1.0947		354
19		1.1987		387
20		1.3900		449

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 & B**</u>	1079.27		0.7419	
Territory:				
1		1.9131		2783
2		1.9131		2783
3		1.9131		2783
4		1.9131		2783
5		1.9131		2783
6		1.9131		2783
7		1.9131		2783
8		1.9131		2783
9		1.9131		2783
10		1.9131		2783
11		0.9476		1379
12		0.6227		906
13		0.9795		1425
14		0.9620		1399
15		0.7783		1132
16		0.9326		1357
17		1.1543		1679
18		1.0947		1593
19		1.1987		1744
20		1.3900		2022
<u>A-1**</u>				
Territory:				
1				2427
2				2427
3				2427
4				2427
5				2427
6				2427
7				2427
8				2427
9				2427
10				2427
11				1203
12				790
13				1243
14				1220
15				987
16				1184
17				1464
18				1389
19				1521
20				1764
<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				176
12				116
13				182
14				179
15				145
16				173
17				215
18				204
19				223
20				258

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).
 ** Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing)
 A-1: 87.2% of Combined rates.
 B: 12.8% of Combined rates.
 *** (4) = {[(1) x (2)] / (3)}.

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A2</u>	233.28		0.7419	
Territory:				
1		1.9131		602
2		1.9131		602
3		1.9131		602
4		1.9131		602
5		1.9131		602
6		1.9131		602
7		1.9131		602
8		1.9131		602
9		1.9131		602
10		1.9131		602
11		0.9476		298
12		0.6227		196
13		0.9795		308
14		0.9620		302
15		0.7783		245
16		0.9326		293
17		1.1543		363
18		1.0947		344
19		1.1987		377
20		1.3900		437
<u>PDL</u>	616.25		0.7593	
Territory:				
1		1.9131		1553
2		1.9131		1553
3		1.9131		1553
4		1.9131		1553
5		1.9131		1553
6		1.9131		1553
7		1.9131		1553
8		1.9131		1553
9		1.9131		1553
10		1.9131		1553
11		0.9476		769
12		0.6227		505
13		0.9795		795
14		0.9620		781
15		0.7783		632
16		0.9326		757
17		1.1543		937
18		1.0947		888
19		1.1987		973
20		1.3900		1128

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 & B**</u>	546.94		0.7419	
Territory:				
1		1.9131		1410
2		1.9131		1410
3		1.9131		1410
4		1.9131		1410
5		1.9131		1410
6		1.9131		1410
7		1.9131		1410
8		1.9131		1410
9		1.9131		1410
10		1.9131		1410
11		0.9476		699
12		0.6227		459
13		0.9795		722
14		0.9620		709
15		0.7783		574
16		0.9326		688
17		1.1543		851
18		1.0947		807
19		1.1987		884
20		1.3900		1025
<u>A-1**</u>				
Territory:				
1				1230
2				1230
3				1230
4				1230
5				1230
6				1230
7				1230
8				1230
9				1230
10				1230
11				610
12				400
13				630
14				618
15				501
16				600
17				742
18				704
19				771
20				894
<u>B**</u>				
Territory:				
1				180
2				180
3				180
4				180
5				180
6				180
7				180
8				180
9				180
10				180
11				89
12				59
13				92
14				91
15				73
16				88
17				109
18				103
19				113
20				131

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).
 ** Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing):
 A-1: 87.2% of Combined rates.
 B: 12.8% of Combined rates.
 *** (4) = {[(1) x (2)] / (3)}.

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A2</u>	141.57		0.7419	
Territory:				
1		1.9131		365
2		1.9131		365
3		1.9131		365
4		1.9131		365
5		1.9131		365
6		1.9131		365
7		1.9131		365
8		1.9131		365
9		1.9131		365
10		1.9131		365
11		0.9476		181
12		0.6227		119
13		0.9795		187
14		0.9620		184
15		0.7783		149
16		0.9326		178
17		1.1543		220
18		1.0947		209
19		1.1987		229
20		1.3900		265
<u>PDL</u>	314.21		0.7593	
Territory:				
1		1.9131		792
2		1.9131		792
3		1.9131		792
4		1.9131		792
5		1.9131		792
6		1.9131		792
7		1.9131		792
8		1.9131		792
9		1.9131		792
10		1.9131		792
11		0.9476		392
12		0.6227		258
13		0.9795		405
14		0.9620		398
15		0.7783		322
16		0.9326		386
17		1.1543		478
18		1.0947		453
19		1.1987		496
20		1.3900		575

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

Commonwealth Automobile Reinsurers

Public Buses

Liability Coverages for Which Rates do not Vary by Territory

Medical Payments (Coverage D)

\$5,000 \$ 15

Coverage U

	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	26
250/500	9	103
500/500	10	271