

Commonwealth Automobile Reinsurers

2013 CAR
Schedule 107-6
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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* (Form 100)	(5) Final Base Rates***
<u>A-1 & B**</u>	282.81		84.61	0.8065	
Territory:					
1		3.5999			1367
2		3.5999			1367
3		3.5999			1367
4		3.5999			1367
5		3.5999			1367
6		3.5999			1367
7		3.5999			1367
8		3.5999			1367
9		3.5999			1367
10		3.5999			1367
11		0.6992			350
12		0.6992			350
13		0.6992			350
14		0.9034			422
15		0.6992			350
16		0.9785			448
17		0.9785			448
18		1.2397			540
19		1.4117			600
20		1.7772			728
<u>A-1**</u>					
Territory:					
1					1234
2					1234
3					1234
4					1234
5					1234
6					1234
7					1234
8					1234
9					1234
10					1234
11					316
12					316
13					316
14					381
15					316
16					405
17					405
18					488
19					542
20					657
<u>B**</u>					
Territory:					
1					133
2					133
3					133
4					133
5					133
6					133
7					133
8					133
9					133
10					133
11					34
12					34
13					34
14					41
15					34
16					43
17					43
18					52
19					58
20					71

* (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: 90.3% of Combined rates.

B: 9.7% 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**

<u>Coverage</u>	(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>	56.46		4.85	0.8065	
Territory:					
1		3.5999			258
2		3.5999			258
3		3.5999			258
4		3.5999			258
5		3.5999			258
6		3.5999			258
7		3.5999			258
8		3.5999			258
9		3.5999			258
10		3.5999			258
11		0.6992			55
12		0.6992			55
13		0.6992			55
14		0.9034			69
15		0.6992			55
16		0.9785			75
17		0.9785			75
18		1.2397			93
19		1.4117			105
20		1.7772			130
<u>PDL</u>	190.99		70.74	0.8422	
Territory:					
1		3.5999			900
2		3.5999			900
3		3.5999			900
4		3.5999			900
5		3.5999			900
6		3.5999			900
7		3.5999			900
8		3.5999			900
9		3.5999			900
10		3.5999			900
11		0.6992			243
12		0.6992			243
13		0.6992			243
14		0.9034			289
15		0.6992			243
16		0.9785			306
17		0.9785			306
18		1.2397			365
19		1.4117			404
20		1.7772			487

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

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

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**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>	718.17		84.61	0.8065	
Territory:					
1		3.5999			3311
2		3.5999			3311
3		3.5999			3311
4		3.5999			3311
5		3.5999			3311
6		3.5999			3311
7		3.5999			3311
8		3.5999			3311
9		3.5999			3311
10		3.5999			3311
11		0.6992			728
12		0.6992			728
13		0.6992			728
14		0.9034			909
15		0.6992			728
16		0.9785			976
17		0.9785			976
18		1.2397			1209
19		1.4117			1362
20		1.7772			1687
<u>A-1**</u>					
Territory:					
1					2990
2					2990
3					2990
4					2990
5					2990
6					2990
7					2990
8					2990
9					2990
10					2990
11					657
12					657
13					657
14					821
15					657
16					881
17					881
18					1092
19					1230
20					1523
<u>B**</u>					
Territory:					
1					321
2					321
3					321
4					321
5					321
6					321
7					321
8					321
9					321
10					321
11					71
12					71
13					71
14					88
15					71
16					95
17					95
18					117
19					132
20					164

* (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: 90.3% of Combined rates.
B: 9.7% of Combined rates.

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

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**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>	274.36		4.85	0.8065	
Territory:					
1		3.5999			1231
2		3.5999			1231
3		3.5999			1231
4		3.5999			1231
5		3.5999			1231
6		3.5999			1231
7		3.5999			1231
8		3.5999			1231
9		3.5999			1231
10		3.5999			1231
11		0.6992			244
12		0.6992			244
13		0.6992			244
14		0.9034			313
15		0.6992			244
16		0.9785			339
17		0.9785			339
18		1.2397			428
19		1.4117			486
20		1.7772			611
<u>PDL</u>	403.36		70.74	0.8422	
Territory:					
1		3.5999			1808
2		3.5999			1808
3		3.5999			1808
4		3.5999			1808
5		3.5999			1808
6		3.5999			1808
7		3.5999			1808
8		3.5999			1808
9		3.5999			1808
10		3.5999			1808
11		0.6992			419
12		0.6992			419
13		0.6992			419
14		0.9034			517
15		0.6992			419
16		0.9785			553
17		0.9785			553
18		1.2397			678
19		1.4117			760
20		1.7772			935

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

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

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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>	510.62		84.61	0.8065	
Territory:					
1		3.5999			2384
2		3.5999			2384
3		3.5999			2384
4		3.5999			2384
5		3.5999			2384
6		3.5999			2384
7		3.5999			2384
8		3.5999			2384
9		3.5999			2384
10		3.5999			2384
11		0.6992			548
12		0.6992			548
13		0.6992			548
14		0.9034			677
15		0.6992			548
16		0.9785			724
17		0.9785			724
18		1.2397			890
19		1.4117			999
20		1.7772			1230
<u>A-1**</u>					
Territory:					
1					2153
2					2153
3					2153
4					2153
5					2153
6					2153
7					2153
8					2153
9					2153
10					2153
11					495
12					495
13					495
14					611
15					495
16					654
17					654
18					804
19					902
20					1111
<u>B**</u>					
Territory:					
1					231
2					231
3					231
4					231
5					231
6					231
7					231
8					231
9					231
10					231
11					53
12					53
13					53
14					66
15					53
16					70
17					70
18					86
19					97
20					119

* (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: 90.3% of Combined rates.

B: 9.7% of Combined rates.

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

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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>	164.94		4.85	0.8065	
Territory:					
1		3.5999			742
2		3.5999			742
3		3.5999			742
4		3.5999			742
5		3.5999			742
6		3.5999			742
7		3.5999			742
8		3.5999			742
9		3.5999			742
10		3.5999			742
11		0.6992			149
12		0.6992			149
13		0.6992			149
14		0.9034			191
15		0.6992			149
16		0.9785			206
17		0.9785			206
18		1.2397			260
19		1.4117			295
20		1.7772			369
<u>PDL</u>	262.06		70.74	0.8422	
Territory:					
1		3.5999			1204
2		3.5999			1204
3		3.5999			1204
4		3.5999			1204
5		3.5999			1204
6		3.5999			1204
7		3.5999			1204
8		3.5999			1204
9		3.5999			1204
10		3.5999			1204
11		0.6992			302
12		0.6992			302
13		0.6992			302
14		0.9034			365
15		0.6992			302
16		0.9785			388
17		0.9785			388
18		1.2397			470
19		1.4117			523
20		1.7772			637

* (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 \$ 13

Coverage U

	U-1 <u>Uninsured</u>	U-2 <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