

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>	335.57		69.78	0.8112	
Territory:					
1		2.9159			1292
2		2.9159			1292
3		2.9159			1292
4		2.9159			1292
5		2.9159			1292
6		2.9159			1292
7		2.9159			1292
8		2.9159			1292
9		2.9159			1292
10		2.9159			1292
11		0.8196			425
12		0.6706			363
13		0.8196			425
14		0.9087			462
15		0.6972			374
16		0.8196			425
17		1.1072			544
18		1.2135			588
19		1.3354			638
20		1.5518			728
<u>A-1**</u>					
Territory:					
1					1154
2					1154
3					1154
4					1154
5					1154
6					1154
7					1154
8					1154
9					1154
10					1154
11					380
12					324
13					380
14					413
15					334
16					380
17					486
18					525
19					570
20					650
<u>B**</u>					
Territory:					
1					138
2					138
3					138
4					138
5					138
6					138
7					138
8					138
9					138
10					138
11					45
12					39
13					45
14					49
15					40
16					45
17					58
18					63
19					68
20					78

* (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: 89.3% of Combined rates.

B: 10.7% of Combined rates.

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

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School and Church Buses
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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>	79.58		5.04	0.8112	
Territory:					
1		2.9159			292
2		2.9159			292
3		2.9159			292
4		2.9159			292
5		2.9159			292
6		2.9159			292
7		2.9159			292
8		2.9159			292
9		2.9159			292
10		2.9159			292
11		0.8196			87
12		0.6706			72
13		0.8196			87
14		0.9087			95
15		0.6972			75
16		0.8196			87
17		1.1072			115
18		1.2135			125
19		1.3354			137
20		1.5518			158
<u>PDL</u>	243.29		76.61	0.8444	
Territory:					
1		2.9159			931
2		2.9159			931
3		2.9159			931
4		2.9159			931
5		2.9159			931
6		2.9159			931
7		2.9159			931
8		2.9159			931
9		2.9159			931
10		2.9159			931
11		0.8196			327
12		0.6706			284
13		0.8196			327
14		0.9087			353
15		0.6972			292
16		0.8196			327
17		1.1072			410
18		1.2135			440
19		1.3354			475
20		1.5518			538

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

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

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>A-1 & B**</u>	1067.38		69.78	0.8112	
Territory:					
1		2.9159			3923
2		2.9159			3923
3		2.9159			3923
4		2.9159			3923
5		2.9159			3923
6		2.9159			3923
7		2.9159			3923
8		2.9159			3923
9		2.9159			3923
10		2.9159			3923
11		0.8196			1164
12		0.6706			968
13		0.8196			1164
14		0.9087			1282
15		0.6972			1003
16		0.8196			1164
17		1.1072			1543
18		1.2135			1683
19		1.3354			1843
20		1.5518			2128
<u>A-1**</u>					
Territory:					
1					3503
2					3503
3					3503
4					3503
5					3503
6					3503
7					3503
8					3503
9					3503
10					3503
11					1039
12					864
13					1039
14					1145
15					896
16					1039
17					1378
18					1503
19					1646
20					1900
<u>B**</u>					
Territory:					
1					420
2					420
3					420
4					420
5					420
6					420
7					420
8					420
9					420
10					420
11					125
12					104
13					125
14					137
15					107
16					125
17					165
18					180
19					197
20					228

* (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: 89.3% of Combined rates.
B: 10.7% 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**

	(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>Coverage</u>	<u>341.73</u>		<u>5.04</u>	<u>0.8112</u>	
<u>A2</u>					
Territory:					
1		2.9159			1235
2		2.9159			1235
3		2.9159			1235
4		2.9159			1235
5		2.9159			1235
6		2.9159			1235
7		2.9159			1235
8		2.9159			1235
9		2.9159			1235
10		2.9159			1235
11		0.8196			351
12		0.6706			289
13		0.8196			351
14		0.9087			389
15		0.6972			300
16		0.8196			351
17		1.1072			473
18		1.2135			517
19		1.3354			569
20		1.5518			660
<u>PDL</u>	<u>534.60</u>		<u>76.61</u>	<u>0.8444</u>	
Territory:					
1		2.9159			1937
2		2.9159			1937
3		2.9159			1937
4		2.9159			1937
5		2.9159			1937
6		2.9159			1937
7		2.9159			1937
8		2.9159			1937
9		2.9159			1937
10		2.9159			1937
11		0.8196			610
12		0.6706			515
13		0.8196			610
14		0.9087			666
15		0.6972			532
16		0.8196			610
17		1.1072			792
18		1.2135			859
19		1.3354			936
20		1.5518			1073

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

** (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* (Form 100)	(5) Final Base Rates***
A-1 & B**	586.45		69.78	0.8112	
Territory:					
1		2.9159			2194
2		2.9159			2194
3		2.9159			2194
4		2.9159			2194
5		2.9159			2194
6		2.9159			2194
7		2.9159			2194
8		2.9159			2194
9		2.9159			2194
10		2.9159			2194
11		0.8196			679
12		0.6706			571
13		0.8196			679
14		0.9087			743
15		0.6972			590
16		0.8196			679
17		1.1072			886
18		1.2135			963
19		1.3354			1051
20		1.5518			1208
A-1**					
Territory:					
1					1959
2					1959
3					1959
4					1959
5					1959
6					1959
7					1959
8					1959
9					1959
10					1959
11					606
12					510
13					606
14					663
15					527
16					606
17					791
18					860
19					939
20					1079
B**					
Territory:					
1					235
2					235
3					235
4					235
5					235
6					235
7					235
8					235
9					235
10					235
11					73
12					61
13					73
14					80
15					63
16					73
17					95
18					103
19					112
20					129

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

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

A-1: 89.3% of Combined rates.

B: 10.7% 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>	209.49		5.04	0.8112	
Territory:					
1		2.9159			759
2		2.9159			759
3		2.9159			759
4		2.9159			759
5		2.9159			759
6		2.9159			759
7		2.9159			759
8		2.9159			759
9		2.9159			759
10		2.9159			759
11		0.8196			218
12		0.6706			179
13		0.8196			218
14		0.9087			241
15		0.6972			186
16		0.8196			218
17		1.1072			292
18		1.2135			320
19		1.3354			351
20		1.5518			407
<u>PDL</u>	351.7		76.61	0.8444	
Territory:					
1		2.9159			1305
2		2.9159			1305
3		2.9159			1305
4		2.9159			1305
5		2.9159			1305
6		2.9159			1305
7		2.9159			1305
8		2.9159			1305
9		2.9159			1305
10		2.9159			1305
11		0.8196			432
12		0.6706			370
13		0.8196			432
14		0.9087			469
15		0.6972			381
16		0.8196			432
17		1.1072			552
18		1.2135			596
19		1.3354			647
20		1.5518			737

* (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 \$ 19

Coverage U

	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	6	0
20/50	7	0
25/50	8	2
35/80	9	6
50/100	10	11
100/300	11	29
250/500	12	105
500/500	16	267