

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>	396.71		95.42	0.8165	
Territory:					
1		2.6243			1392
2		2.6243			1392
3		2.6243			1392
4		2.6243			1392
5		2.6243			1392
6		2.6243			1392
7		2.6243			1392
8		2.6243			1392
9		2.6243			1392
10		2.6243			1392
11		0.8557			533
12		0.6035			410
13		0.9016			555
14		0.8531			531
15		0.6983			456
16		0.9016			555
17		1.2179			709
18		1.1770			689
19		1.2932			745
20		1.4167			805
<u>A-1**</u>					
Territory:					
1					1236
2					1236
3					1236
4					1236
5					1236
6					1236
7					1236
8					1236
9					1236
10					1236
11					473
12					364
13					493
14					472
15					405
16					493
17					630
18					612
19					662
20					715
<u>B**</u>					
Territory:					
1					156
2					156
3					156
4					156
5					156
6					156
7					156
8					156
9					156
10					156
11					60
12					46
13					62
14					59
15					51
16					62
17					79
18					77
19					83
20					90

* (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: 88.8% of Combined rates.
B: 11.2% of Combined rates.

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

Commonwealth Automobile Reinsurers

2018 CAR
Schedule 107-6
Page 2

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-2</u>	63.02		6.28	0.8165	
Territory:					
1		2.6243			210
2		2.6243			210
3		2.6243			210
4		2.6243			210
5		2.6243			210
6		2.6243			210
7		2.6243			210
8		2.6243			210
9		2.6243			210
10		2.6243			210
11		0.8557			74
12		0.6035			54
13		0.9016			77
14		0.8531			74
15		0.6983			62
16		0.9016			77
17		1.2179			102
18		1.1770			99
19		1.2932			108
20		1.4167			117
<u>PDL</u>	283.49		93.43	0.8473	
Territory:					
1		2.6243			988
2		2.6243			988
3		2.6243			988
4		2.6243			988
5		2.6243			988
6		2.6243			988
7		2.6243			988
8		2.6243			988
9		2.6243			988
10		2.6243			988
11		0.8557			397
12		0.6035			312
13		0.9016			412
14		0.8531			396
15		0.6983			344
16		0.9016			412
17		1.2179			518
18		1.177			504
19		1.2932			543
20		1.4167			584

* (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>	986.91		95.42	0.8165	
Territory:					
1		2.6243			3289
2		2.6243			3289
3		2.6243			3289
4		2.6243			3289
5		2.6243			3289
6		2.6243			3289
7		2.6243			3289
8		2.6243			3289
9		2.6243			3289
10		2.6243			3289
11		0.8557			1151
12		0.6035			846
13		0.9016			1207
14		0.8531			1148
15		0.6983			961
16		0.9016			1207
17		1.2179			1589
18		1.1770			1540
19		1.2932			1680
20		1.4167			1829
<u>A-1**</u>					
Territory:					
1					2921
2					2921
3					2921
4					2921
5					2921
6					2921
7					2921
8					2921
9					2921
10					2921
11					1022
12					751
13					1072
14					1019
15					853
16					1072
17					1411
18					1368
19					1492
20					1624
<u>B**</u>					
Territory:					
1					368
2					368
3					368
4					368
5					368
6					368
7					368
8					368
9					368
10					368
11					129
12					95
13					135
14					129
15					108
16					135
17					178
18					172
19					188
20					205

* (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: 88.8% of Combined rates.

B: 11.2% of Combined rates.

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

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>	315.45		6.28	0.8165	
Territory:					
1		2.6243			1022
2		2.6243			1022
3		2.6243			1022
4		2.6243			1022
5		2.6243			1022
6		2.6243			1022
7		2.6243			1022
8		2.6243			1022
9		2.6243			1022
10		2.6243			1022
11		0.8557			338
12		0.6035			241
13		0.9016			356
14		0.8531			337
15		0.6983			277
16		0.9016			356
17		1.2179			478
18		1.1770			462
19		1.2932			507
20		1.4167			555
<u>PDL</u>	557.58		93.43	0.8473	
Territory:					
1		2.6243			1837
2		2.6243			1837
3		2.6243			1837
4		2.6243			1837
5		2.6243			1837
6		2.6243			1837
7		2.6243			1837
8		2.6243			1837
9		2.6243			1837
10		2.6243			1837
11		0.8557			673
12		0.6035			507
13		0.9016			704
14		0.8531			672
15		0.6983			570
16		0.9016			704
17		1.2179			912
18		1.177			885
19		1.2932			961
20		1.4167			1043

* (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

	(1)	(2)	(3)	(4)	(5)
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Company Expense Pure Premium (Form 100)	Variable Expense Factor* (Form 100)	Final Base Rates***
<u>Coverage</u>	596.51		95.42	0.8165	
<u>A-1 & B**</u>					
Territory:					
1		2.6243			2034
2		2.6243			2034
3		2.6243			2034
4		2.6243			2034
5		2.6243			2034
6		2.6243			2034
7		2.6243			2034
8		2.6243			2034
9		2.6243			2034
10		2.6243			2034
11		0.8557			742
12		0.6035			558
13		0.9016			776
14		0.8531			740
15		0.6983			627
16		0.9016			776
17		1.2179			1007
18		1.1770			977
19		1.2932			1062
20		1.4167			1152
<u>A-1**</u>					
Territory:					
1					1806
2					1806
3					1806
4					1806
5					1806
6					1806
7					1806
8					1806
9					1806
10					1806
11					659
12					496
13					689
14					657
15					557
16					689
17					894
18					868
19					943
20					1023
<u>B**</u>					
Territory:					
1					228
2					228
3					228
4					228
5					228
6					228
7					228
8					228
9					228
10					228
11					83
12					62
13					87
14					83
15					70
16					87
17					113
18					109
19					119
20					129

* (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: 88.8% of Combined rates.
 B: 11.2% 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* (Form 100)	(5) Final Base Rates**
<u>A2</u>	266.72		6.28	0.8165	
Territory:					
1		2.6243			865
2		2.6243			865
3		2.6243			865
4		2.6243			865
5		2.6243			865
6		2.6243			865
7		2.6243			865
8		2.6243			865
9		2.6243			865
10		2.6243			865
11		0.8557			287
12		0.6035			205
13		0.9016			302
14		0.8531			286
15		0.6983			236
16		0.9016			302
17		1.2179			406
18		1.1770			392
19		1.2932			430
20		1.4167			470
<u>PDL</u>	323.33		93.43	0.8473	
Territory:					
1		2.6243			1112
2		2.6243			1112
3		2.6243			1112
4		2.6243			1112
5		2.6243			1112
6		2.6243			1112
7		2.6243			1112
8		2.6243			1112
9		2.6243			1112
10		2.6243			1112
11		0.8557			437
12		0.6035			341
13		0.9016			454
14		0.8531			436
15		0.6983			377
16		0.9016			454
17		1.2179			575
18		1.1770			559
19		1.2932			604
20		1.4167			651

* (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 \$ 25

Coverage U

	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	5	0
20/50	6	0
25/50	7	0
35/80	8	4
50/100	9	8
100/300	10	25
250/500	11	92
500/500	15	249