

Commonwealth Automobile Reinsurers

2019 CAR
Schedule 107-6
Page 1

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***
A-1 & B**	370.92		89.79	0.8327	
Territory:					
1		2.3619			1160
2		2.3619			1160
3		2.3619			1160
4		2.3619			1160
5		2.3619			1160
6		2.3619			1160
7		2.3619			1160
8		2.3619			1160
9		2.3619			1160
10		2.3619			1160
11		0.8969			507
12		0.5586			357
13		0.9609			536
14		0.8877			503
15		0.7237			430
16		0.9579			535
17		1.3014			688
18		1.1291			611
19		1.2249			653
20		1.3035			688
A-1**					
Territory:					
1					1032
2					1032
3					1032
4					1032
5					1032
6					1032
7					1032
8					1032
9					1032
10					1032
11					451
12					318
13					477
14					448
15					383
16					476
17					612
18					544
19					581
20					612
B**					
Territory:					
1					128
2					128
3					128
4					128
5					128
6					128
7					128
8					128
9					128
10					128
11					56
12					39
13					59
14					55
15					47
16					59
17					76
18					67
19					72
20					76

* (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: 89.0% of Combined rates.

B: 11.0% of Combined rates.

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

Commonwealth Automobile Reinsurers

2019 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>	65.77		5.81	0.8327	
Territory:					
1		2.3619			194
2		2.3619			194
3		2.3619			194
4		2.3619			194
5		2.3619			194
6		2.3619			194
7		2.3619			194
8		2.3619			194
9		2.3619			194
10		2.3619			194
11		0.8969			78
12		0.5586			51
13		0.9609			83
14		0.8877			77
15		0.7237			64
16		0.9579			83
17		1.3014			110
18		1.1291			96
19		1.2249			104
20		1.3035			110
<u>PDL</u>	265.26		97.06	0.8577	
Territory:					
1		2.3619			844
2		2.3619			844
3		2.3619			844
4		2.3619			844
5		2.3619			844
6		2.3619			844
7		2.3619			844
8		2.3619			844
9		2.3619			844
10		2.3619			844
11		0.8969			391
12		0.5586			286
13		0.9609			410
14		0.8877			388
15		0.7237			337
16		0.9579			409
17		1.3014			516
18		1.1291			462
19		1.2249			492
20		1.3035			516

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

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

Commonwealth Automobile Reinsurers

2019 CAR
Schedule 107-6
Page 3

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>	1146.38		89.79	0.8327	
Territory:					
1		2.3619			3359
2		2.3619			3359
3		2.3619			3359
4		2.3619			3359
5		2.3619			3359
6		2.3619			3359
7		2.3619			3359
8		2.3619			3359
9		2.3619			3359
10		2.3619			3359
11		0.8969			1343
12		0.5586			877
13		0.9609			1431
14		0.8877			1330
15		0.7237			1104
16		0.9579			1427
17		1.3014			1899
18		1.1291			1662
19		1.2249			1794
20		1.3035			1902

A-1**

Territory:

1	2990
2	2990
3	2990
4	2990
5	2990
6	2990
7	2990
8	2990
9	2990
10	2990
11	1195
12	781
13	1274
14	1184
15	983
16	1270
17	1690
18	1479
19	1597
20	1693

B**

Territory:

1	369
2	369
3	369
4	369
5	369
6	369
7	369
8	369
9	369
10	369
11	148
12	96
13	157
14	146
15	121
16	157
17	209
18	183
19	197
20	209

* (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: 89.0% of Combined rates.
B: 11.0% of Combined rates.

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

red 12/4/2018 10:47 AM
107 Buses.xlsx SSBusNOC

Commonwealth Automobile Reinsurers

2019 CAR
Schedule 107-6
Page 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* (Form 100)	(5) Final Base Rates**
<u>A2</u>	348.22		5.81	0.8327	
Territory:					
1		2.3619			995
2		2.3619			995
3		2.3619			995
4		2.3619			995
5		2.3619			995
6		2.3619			995
7		2.3619			995
8		2.3619			995
9		2.3619			995
10		2.3619			995
11		0.8969			382
12		0.5586			241
13		0.9609			409
14		0.8877			378
15		0.7237			310
16		0.9579			408
17		1.3014			551
18		1.1291			479
19		1.2249			519
20		1.3035			552
<u>PDL</u>	601.91		97.06	0.8577	
Territory:					
1		2.3619			1771
2		2.3619			1771
3		2.3619			1771
4		2.3619			1771
5		2.3619			1771
6		2.3619			1771
7		2.3619			1771
8		2.3619			1771
9		2.3619			1771
10		2.3619			1771
11		0.8969			743
12		0.5586			505
13		0.9609			787
14		0.8877			736
15		0.7237			621
16		0.9579			785
17		1.3014			1026
18		1.1291			906
19		1.2249			973
20		1.3035			1028

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

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

Commonwealth Automobile Reinsurers

2019 CAR
Schedule 107-6
Page 5

Other Buses
Liability Coverages for Which Rates Vary by Territory

	(1)	(2)	(3)	(4)	(5)
	Average		Company		
	Loss		Expense	Variable	
	Pure	Territory	Pure	Expense	Final
Coverage	Premium	Relativity	Premium	Factor*	Base
A-1 & B**	(Form 100)	(100K)	(Form 100)	(Form 100)	Rates***
	582.09		89.79	0.8327	
Territory:					
1		2.3619			1759
2		2.3619			1759
3		2.3619			1759
4		2.3619			1759
5		2.3619			1759
6		2.3619			1759
7		2.3619			1759
8		2.3619			1759
9		2.3619			1759
10		2.3619			1759
11		0.8969			735
12		0.5586			498
13		0.9609			780
14		0.8877			728
15		0.7237			614
16		0.9579			777
17		1.3014			1018
18		1.1291			897
19		1.2249			964
20		1.3035			1019

A-1**

Territory:	
1	1566
2	1566
3	1566
4	1566
5	1566
6	1566
7	1566
8	1566
9	1566
10	1566
11	654
12	443
13	694
14	648
15	546
16	692
17	906
18	798
19	858
20	907

B**

Territory:	
1	193
2	193
3	193
4	193
5	193
6	193
7	193
8	193
9	193
10	193
11	81
12	55
13	86
14	80
15	68
16	85
17	112
18	99
19	106
20	112

* (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: 89.0% of Combined rates.

B: 11.0% of Combined rates.

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

red 12/4/2018 10:47 AM
107 Buses.xlsx OtherBuses

Commonwealth Automobile Reinsurers

2019 CAR
Schedule 107-6
Page 6

**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>	201.76		5.81	0.8327	
Territory:					
1		2.3619			579
2		2.3619			579
3		2.3619			579
4		2.3619			579
5		2.3619			579
6		2.3619			579
7		2.3619			579
8		2.3619			579
9		2.3619			579
10		2.3619			579
11		0.8969			224
12		0.5586			142
13		0.9609			240
14		0.8877			222
15		0.7237			182
16		0.9579			239
17		1.3014			322
18		1.1291			281
19		1.2249			304
20		1.3035			323
<u>PDL</u>	348.13		97.06	0.8577	
Territory:					
1		2.3619			1072
2		2.3619			1072
3		2.3619			1072
4		2.3619			1072
5		2.3619			1072
6		2.3619			1072
7		2.3619			1072
8		2.3619			1072
9		2.3619			1072
10		2.3619			1072
11		0.8969			477
12		0.5586			340
13		0.9609			503
14		0.8877			473
15		0.7237			407
16		0.9579			502
17		1.3014			641
18		1.1291			571
19		1.2249			610
20		1.3035			642

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

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

Commonwealth Automobile Reinsurers

Public Buses

Liability Coverages for Which Rates do not Vary by Territory

Medical Payments (Coverage D)

\$5,000 \$ 30

Coverage U

	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	4	0
20/50	5	0
25/50	6	0
35/80	7	4
50/100	8	7
100/300	9	22
250/500	10	86
500/500	12	234