

Commonwealth Automobile Reinsurers

2020 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***
A-1 & B**	303.72		80.57	0.8539	
Territory:					
1		2.1257			850
2		2.1257			850
3		2.1257			850
4		2.1257			850
5		2.1257			850
6		2.1257			850
7		2.1257			850
8		2.1257			850
9		2.1257			850
10		2.1257			850
11		0.9254			424
12		0.5755			299
13		0.9981			449
14		0.9577			435
15		0.7728			369
16		0.9371			428
17		1.2598			542
18		1.1125			490
19		1.1528			504
20		1.2636			544
A-1**					
Territory:					
1					744
2					744
3					744
4					744
5					744
6					744
7					744
8					744
9					744
10					744
11					371
12					262
13					393
14					381
15					323
16					374
17					474
18					429
19					441
20					476
B**					
Territory:					
1					106
2					106
3					106
4					106
5					106
6					106
7					106
8					106
9					106
10					106
11					53
12					37
13					56
14					54
15					46
16					54
17					68
18					61
19					63
20					68

* (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: 87.5% of Combined rates.

B: 12.5% 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**

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>	58.49		5.44	0.8539	
Territory:					
1		2.1257			152
2		2.1257			152
3		2.1257			152
4		2.1257			152
5		2.1257			152
6		2.1257			152
7		2.1257			152
8		2.1257			152
9		2.1257			152
10		2.1257			152
11		0.9254			70
12		0.5755			46
13		0.9981			75
14		0.9577			72
15		0.7728			59
16		0.9371			71
17		1.2598			93
18		1.1125			83
19		1.1528			85
20		1.2636			93
<u>PDL</u>	258.56		95.15	0.8713	
Territory:					
1		2.1257			740
2		2.1257			740
3		2.1257			740
4		2.1257			740
5		2.1257			740
6		2.1257			740
7		2.1257			740
8		2.1257			740
9		2.1257			740
10		2.1257			740
11		0.9254			384
12		0.5755			280
13		0.9981			405
14		0.9577			393
15		0.7728			339
16		0.9371			387
17		1.2598			483
18		1.1125			439
19		1.1528			451
20		1.2636			484

* (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>	1107.71		80.57	0.8539	
Territory:					
1		2.1257			2852
2		2.1257			2852
3		2.1257			2852
4		2.1257			2852
5		2.1257			2852
6		2.1257			2852
7		2.1257			2852
8		2.1257			2852
9		2.1257			2852
10		2.1257			2852
11		0.9254			1295
12		0.5755			841
13		0.9981			1389
14		0.9577			1337
15		0.7728			1097
16		0.9371			1310
17		1.2598			1729
18		1.1125			1538
19		1.1528			1590
20		1.2636			1734

A-1**

Territory:

1	2495
2	2495
3	2495
4	2495
5	2495
6	2495
7	2495
8	2495
9	2495
10	2495
11	1133
12	736
13	1215
14	1170
15	960
16	1146
17	1513
18	1346
19	1391
20	1517

B**

Territory:

1	357
2	357
3	357
4	357
5	357
6	357
7	357
8	357
9	357
10	357
11	162
12	105
13	174
14	167
15	137
16	164
17	216
18	192
19	199
20	217

* (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: 87.5% of Combined rates.
B: 12.5% 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>	257.46		5.44	0.8539	
Territory:					
1		2.1257			647
2		2.1257			647
3		2.1257			647
4		2.1257			647
5		2.1257			647
6		2.1257			647
7		2.1257			647
8		2.1257			647
9		2.1257			647
10		2.1257			647
11		0.9254			285
12		0.5755			180
13		0.9981			307
14		0.9577			295
15		0.7728			239
16		0.9371			289
17		1.2598			386
18		1.1125			342
19		1.1528			354
20		1.2636			387
<u>PDL</u>	631.60		95.15	0.8713	
Territory:					
1		2.1257			1650
2		2.1257			1650
3		2.1257			1650
4		2.1257			1650
5		2.1257			1650
6		2.1257			1650
7		2.1257			1650
8		2.1257			1650
9		2.1257			1650
10		2.1257			1650
11		0.9254			780
12		0.5755			526
13		0.9981			833
14		0.9577			803
15		0.7728			669
16		0.9371			789
17		1.2598			1022
18		1.1125			916
19		1.1528			945
20		1.2636			1025

* (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

	(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***
Coverage A-1 & B**	482.15		80.57	0.8539	
Territory:					
1		2.1257			1295
2		2.1257			1295
3		2.1257			1295
4		2.1257			1295
5		2.1257			1295
6		2.1257			1295
7		2.1257			1295
8		2.1257			1295
9		2.1257			1295
10		2.1257			1295
11		0.9254			617
12		0.5755			419
13		0.9981			658
14		0.9577			635
15		0.7728			531
16		0.9371			623
17		1.2598			806
18		1.1125			723
19		1.1528			745
20		1.2636			808
A-1**					
Territory:					
1					1133
2					1133
3					1133
4					1133
5					1133
6					1133
7					1133
8					1133
9					1133
10					1133
11					540
12					367
13					576
14					556
15					465
16					545
17					705
18					633
19					652
20					707
B**					
Territory:					
1					162
2					162
3					162
4					162
5					162
6					162
7					162
8					162
9					162
10					162
11					77
12					52
13					82
14					79
15					66
16					78
17					101
18					90
19					93
20					101

* (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: 87.5% of Combined rates.

B: 12.5% of Combined rates.

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

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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>	183.90		5.44	0.8539	
Territory:					
1		2.1257			464
2		2.1257			464
3		2.1257			464
4		2.1257			464
5		2.1257			464
6		2.1257			464
7		2.1257			464
8		2.1257			464
9		2.1257			464
10		2.1257			464
11		0.9254			206
12		0.5755			130
13		0.9981			221
14		0.9577			213
15		0.7728			173
16		0.9371			208
17		1.2598			278
18		1.1125			246
19		1.1528			255
20		1.2636			279
<u>PDL</u>	336.47		95.15	0.8713	
Territory:					
1		2.1257			930
2		2.1257			930
3		2.1257			930
4		2.1257			930
5		2.1257			930
6		2.1257			930
7		2.1257			930
8		2.1257			930
9		2.1257			930
10		2.1257			930
11		0.9254			467
12		0.5755			331
13		0.9981			495
14		0.9577			479
15		0.7728			408
16		0.9371			471
17		1.2598			596
18		1.1125			539
19		1.1528			554
20		1.2636			597

* (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 \$ 23

Coverage U

	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	5	0
20/50	6	0
25/50	7	1
35/80	8	3
50/100	9	6
100/300	10	21
250/500	11	85
500/500	15	235