

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 & B**</u>	244.52		0.6919	
Territory:				
1		1.7218		608
2		1.7218		608
3		1.7218		608
4		1.7218		608
5		1.7218		608
6		1.7218		608
7		1.7218		608
8		1.7218		608
9		1.7218		608
10		1.7218		608
11		0.9103		322
12		0.6839		242
13		0.9644		341
14		0.9456		334
15		0.7500		265
16		0.9481		335
17		1.0863		384
18		1.1494		406
19		1.2512		442
20		1.3786		487
<u>A-1**</u>				
Territory:				
1				529
2				529
3				529
4				529
5				529
6				529
7				529
8				529
9				529
10				529
11				280
12				211
13				297
14				291
15				231
16				291
17				334
18				353
19				385
20				424
<u>B**</u>				
Territory:				
1				79
2				79
3				79
4				79
5				79
6				79
7				79
8				79
9				79
10				79
11				42
12				31
13				44
14				43
15				34
16				44
17				50
18				53
19				57
20				63

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).
 ** Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing):
 A-1: 87.0% of Combined rates.
 B: 13.0% of Combined rates.
 *** (4) = {[(1) x (2)] / (3)}.

Commonwealth Automobile Reinsurers

School and Church Buses
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Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	37.99		0.6793	
Territory:				
1		1.7218		96
2		1.7218		96
3		1.7218		96
4		1.7218		96
5		1.7218		96
6		1.7218		96
7		1.7218		96
8		1.7218		96
9		1.7218		96
10		1.7218		96
11		0.9103		51
12		0.6839		38
13		0.9644		54
14		0.9456		53
15		0.7500		42
16		0.9481		53
17		1.0863		61
18		1.1494		64
19		1.2512		70
20		1.3786		77
<u>PDL</u>	213.51		0.7267	
Territory:				
1		1.7218		506
2		1.7218		506
3		1.7218		506
4		1.7218		506
5		1.7218		506
6		1.7218		506
7		1.7218		506
8		1.7218		506
9		1.7218		506
10		1.7218		506
11		0.9103		267
12		0.6839		201
13		0.9644		283
14		0.9456		278
15		0.7500		220
16		0.9481		279
17		1.0863		319
18		1.1494		338
19		1.2512		368
20		1.3786		405

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 & B**</u>	917.23		0.6919	
Territory:				
1		1.7218		2283
2		1.7218		2283
3		1.7218		2283
4		1.7218		2283
5		1.7218		2283
6		1.7218		2283
7		1.7218		2283
8		1.7218		2283
9		1.7218		2283
10		1.7218		2283
11		0.9103		1207
12		0.6839		907
13		0.9644		1278
14		0.9456		1254
15		0.7500		994
16		0.9481		1257
17		1.0863		1440
18		1.1494		1524
19		1.2512		1659
20		1.3786		1828
<u>A-1**</u>				
Territory:				
1				1986
2				1986
3				1986
4				1986
5				1986
6				1986
7				1986
8				1986
9				1986
10				1986
11				1050
12				789
13				1112
14				1091
15				865
16				1094
17				1253
18				1326
19				1443
20				1590
<u>B**</u>				
Territory:				
1				297
2				297
3				297
4				297
5				297
6				297
7				297
8				297
9				297
10				297
11				157
12				118
13				166
14				163
15				129
16				163
17				187
18				198
19				216
20				238

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).
 ** Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing
 A-1: 87.0% of Combined rates.
 B: 13.0% of Combined rates.
 *** (4) = {[(1) x (2)] / (3)}.

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A2</u>	226.06		0.6919	
Territory:				
1		1.7218		563
2		1.7218		563
3		1.7218		563
4		1.7218		563
5		1.7218		563
6		1.7218		563
7		1.7218		563
8		1.7218		563
9		1.7218		563
10		1.7218		563
11		0.9103		297
12		0.6839		223
13		0.9644		315
14		0.9456		309
15		0.7500		245
16		0.9481		310
17		1.0863		355
18		1.1494		376
19		1.2512		409
20		1.3786		450
<u>PDL</u>	550.42		0.7267	
Territory:				
1		1.7218		1304
2		1.7218		1304
3		1.7218		1304
4		1.7218		1304
5		1.7218		1304
6		1.7218		1304
7		1.7218		1304
8		1.7218		1304
9		1.7218		1304
10		1.7218		1304
11		0.9103		689
12		0.6839		518
13		0.9644		730
14		0.9456		716
15		0.7500		568
16		0.9481		718
17		1.0863		823
18		1.1494		871
19		1.2512		948
20		1.3786		1044

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 & B**</u>	473.15		0.6919	
Territory:				
1		1.7218		1177
2		1.7218		1177
3		1.7218		1177
4		1.7218		1177
5		1.7218		1177
6		1.7218		1177
7		1.7218		1177
8		1.7218		1177
9		1.7218		1177
10		1.7218		1177
11		0.9103		623
12		0.6839		468
13		0.9644		659
14		0.9456		647
15		0.7500		513
16		0.9481		648
17		1.0863		743
18		1.1494		786
19		1.2512		856
20		1.3786		943
<u>A-1**</u>				
Territory:				
1				1024
2				1024
3				1024
4				1024
5				1024
6				1024
7				1024
8				1024
9				1024
10				1024
11				542
12				407
13				573
14				563
15				446
16				564
17				646
18				684
19				745
20				820
<u>B**</u>				
Territory:				
1				153
2				153
3				153
4				153
5				153
6				153
7				153
8				153
9				153
10				153
11				81
12				61
13				86
14				84
15				67
16				84
17				97
18				102
19				111
20				123

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

A-1: 87.0% of Combined rates.
B: 13.0% of Combined rates.

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

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A2</u>	103.53		0.6501	
Territory:				
1		1.7218		274
2		1.7218		274
3		1.7218		274
4		1.7218		274
5		1.7218		274
6		1.7218		274
7		1.7218		274
8		1.7218		274
9		1.7218		274
10		1.7218		274
11		0.9103		145
12		0.6839		109
13		0.9644		154
14		0.9456		151
15		0.7500		119
16		0.9481		151
17		1.0863		173
18		1.1494		183
19		1.2512		199
20		1.3786		220
<u>PDL</u>	293.21		0.7267	
Territory:				
1		1.7218		695
2		1.7218		695
3		1.7218		695
4		1.7218		695
5		1.7218		695
6		1.7218		695
7		1.7218		695
8		1.7218		695
9		1.7218		695
10		1.7218		695
11		0.9103		367
12		0.6839		276
13		0.9644		389
14		0.9456		382
15		0.7500		303
16		0.9481		383
17		1.0863		438
18		1.1494		464
19		1.2512		505
20		1.3786		556

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

Commonwealth Automobile Reinsurers

Public Buses

Liability Coverages for Which Rates do not Vary by Territory

Medical Payments (Coverage D)

\$5,000 \$ 14

Coverage U

	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	24
250/500	9	97
500/500	10	254