

School and Church Buses
Liability Coverages for Which Rates Vary by Territory

	(1)	(2)	(3)	(4)
	Average			
	Loss		Variable	
	Pure	Territory	Expense	Final
Coverage	Premium	Relativity	Factor*	Base
<u>A-1 & B**</u>	<u>(Form 100)</u>	<u>(100K)</u>	<u>(Form 100)</u>	<u>Rates***</u>
	331.73		0.7792	
Territory:				
1		1.5496		660
2		1.5496		660
3		1.5496		660
4		1.5496		660
5		1.5496		660
6		1.5496		660
7		1.5496		660
8		1.5496		660
9		1.5496		660
10		1.5496		660
11		0.8932		380
12		0.6852		292
13		0.9463		403
14		0.9190		391
15		0.7238		308
16		0.9203		392
17		1.0871		463
18		1.1907		507
19		1.2811		545
20		1.3971		595
<u>A-1**</u>				
Territory:				
1				574
2				574
3				574
4				574
5				574
6				574
7				574
8				574
9				574
10				574
11				331
12				254
13				351
14				340
15				268
16				341
17				403
18				441
19				474
20				518
<u>B**</u>				
Territory:				
1				86
2				86
3				86
4				86
5				86
6				86
7				86
8				86
9				86
10				86
11				49
12				38
13				52
14				51
15				40
16				51
17				60
18				66
19				71
20				77

* (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 12/1/2023 filing)

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

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

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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>	72.29		1.0729	
Territory:				
1		1.5496		104
2		1.5496		104
3		1.5496		104
4		1.5496		104
5		1.5496		104
6		1.5496		104
7		1.5496		104
8		1.5496		104
9		1.5496		104
10		1.5496		104
11		0.8932		60
12		0.6852		46
13		0.9463		64
14		0.9190		62
15		0.7238		49
16		0.9203		62
17		1.0871		73
18		1.1907		80
19		1.2811		86
20		1.3971		94
<u>PDL</u>	242.34		0.7581	
Territory:				
1		1.5496		495
2		1.5496		495
3		1.5496		495
4		1.5496		495
5		1.5496		495
6		1.5496		495
7		1.5496		495
8		1.5496		495
9		1.5496		495
10		1.5496		495
11		0.8932		286
12		0.6852		219
13		0.9463		303
14		0.9190		294
15		0.7238		231
16		0.9203		294
17		1.0871		348
18		1.1907		381
19		1.2811		410
20		1.3971		447

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

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

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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>	<u>1074.29</u>		<u>0.7737</u>	
Territory:				
1		1.5496		2152
2		1.5496		2152
3		1.5496		2152
4		1.5496		2152
5		1.5496		2152
6		1.5496		2152
7		1.5496		2152
8		1.5496		2152
9		1.5496		2152
10		1.5496		2152
11		0.8932		1240
12		0.6852		951
13		0.9463		1314
14		0.9190		1276
15		0.7238		1005
16		0.9203		1278
17		1.0871		1509
18		1.1907		1653
19		1.2811		1779
20		1.3971		1940
<u>A-1**</u>				
Territory:				
1				1872
2				1872
3				1872
4				1872
5				1872
6				1872
7				1872
8				1872
9				1872
10				1872
11				1079
12				827
13				1143
14				1110
15				874
16				1112
17				1313
18				1438
19				1548
20				1688
<u>B**</u>				
Territory:				
1				280
2				280
3				280
4				280
5				280
6				280
7				280
8				280
9				280
10				280
11				161
12				124
13				171
14				166
15				131
16				166
17				196
18				215
19				231
20				252

* (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 12/1/2023 filing)

A-1: 87.0% of Combined rates.

B: 13.0% of Combined rates.

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

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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) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A2</u>	325.46		0.8254	
Territory:				
1		1.5496		611
2		1.5496		611
3		1.5496		611
4		1.5496		611
5		1.5496		611
6		1.5496		611
7		1.5496		611
8		1.5496		611
9		1.5496		611
10		1.5496		611
11		0.8932		352
12		0.6852		270
13		0.9463		373
14		0.9190		362
15		0.7238		285
16		0.9203		363
17		1.0871		429
18		1.1907		469
19		1.2811		505
20		1.3971		551
<u>PDL</u>	576.81		0.7581	
Territory:				
1		1.5496		1179
2		1.5496		1179
3		1.5496		1179
4		1.5496		1179
5		1.5496		1179
6		1.5496		1179
7		1.5496		1179
8		1.5496		1179
9		1.5496		1179
10		1.5496		1179
11		0.8932		680
12		0.6852		521
13		0.9463		720
14		0.9190		699
15		0.7238		551
16		0.9203		700
17		1.0871		827
18		1.1907		906
19		1.2811		975
20		1.3971		1063

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

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

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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) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 & B**</u>	604.63		0.7737	
Territory:				
1		1.5496		1211
2		1.5496		1211
3		1.5496		1211
4		1.5496		1211
5		1.5496		1211
6		1.5496		1211
7		1.5496		1211
8		1.5496		1211
9		1.5496		1211
10		1.5496		1211
11		0.8932		698
12		0.6852		535
13		0.9463		740
14		0.9190		718
15		0.7238		566
16		0.9203		719
17		1.0871		850
18		1.1907		931
19		1.2811		1001
20		1.3971		1092
<u>A-1**</u>				
Territory:				
1				1054
2				1054
3				1054
4				1054
5				1054
6				1054
7				1054
8				1054
9				1054
10				1054
11				607
12				465
13				644
14				625
15				492
16				626
17				740
18				810
19				871
20				950
<u>B**</u>				
Territory:				
1				157
2				157
3				157
4				157
5				157
6				157
7				157
8				157
9				157
10				157
11				91
12				70
13				96
14				93
15				74
16				93
17				110
18				121
19				130
20				142

* (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 12/1/2023 filing):

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

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

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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) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A2</u>	253.78		1.2642	
Territory:				
1		1.5496		311
2		1.5496		311
3		1.5496		311
4		1.5496		311
5		1.5496		311
6		1.5496		311
7		1.5496		311
8		1.5496		311
9		1.5496		311
10		1.5496		311
11		0.8932		179
12		0.6852		138
13		0.9463		190
14		0.9190		184
15		0.7238		145
16		0.9203		185
17		1.0871		218
18		1.1907		239
19		1.2811		257
20		1.3971		280
<u>PDL</u>	366.96		0.7581	
Territory:				
1		1.5496		750
2		1.5496		750
3		1.5496		750
4		1.5496		750
5		1.5496		750
6		1.5496		750
7		1.5496		750
8		1.5496		750
9		1.5496		750
10		1.5496		750
11		0.8932		432
12		0.6852		332
13		0.9463		458
14		0.9190		445
15		0.7238		350
16		0.9203		445
17		1.0871		526
18		1.1907		576
19		1.2811		620
20		1.3971		676

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

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

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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