

Commonwealth Automobile Reinsurers

2026 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) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 & B**</u>	262.78		0.7219	
Territory:				
1		1.4938		544
2		1.4938		544
3		1.4938		544
4		1.4938		544
5		1.4938		544
6		1.4938		544
7		1.4938		544
8		1.4938		544
9		1.4938		544
10		1.4938		544
11		0.8333		303
12		0.6969		254
13		0.9401		342
14		0.8668		316
15		0.6974		254
16		0.9145		333
17		1.0430		380
18		1.2500		455
19		1.3049		475
20		1.3549		493
<u>A-1**</u>				
Territory:				
1				476
2				476
3				476
4				476
5				476
6				476
7				476
8				476
9				476
10				476
11				265
12				222
13				299
14				277
15				222
16				292
17				333
18				398
19				416
20				432
<u>B**</u>				
Territory:				
1				68
2				68
3				68
4				68
5				68
6				68
7				68
8				68
9				68
10				68
11				38
12				32
13				43
14				39
15				32
16				41
17				47
18				57
19				59
20				61

* (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: 87.6% of Combined rates.
B: 12.4% of Combined rates.

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

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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) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	71.00		0.9112	
Territory:				
1		1.4938		116
2		1.4938		116
3		1.4938		116
4		1.4938		116
5		1.4938		116
6		1.4938		116
7		1.4938		116
8		1.4938		116
9		1.4938		116
10		1.4938		116
11		0.8333		65
12		0.6969		54
13		0.9401		73
14		0.8668		68
15		0.6974		54
16		0.9145		71
17		1.0430		81
18		1.2500		97
19		1.3049		102
20		1.3549		106
<u>PDL</u>	248.15		0.7564	
Territory:				
1		1.4938		490
2		1.4938		490
3		1.4938		490
4		1.4938		490
5		1.4938		490
6		1.4938		490
7		1.4938		490
8		1.4938		490
9		1.4938		490
10		1.4938		490
11		0.8333		273
12		0.6969		229
13		0.9401		308
14		0.8668		284
15		0.6974		229
16		0.9145		300
17		1.0430		342
18		1.2500		410
19		1.3049		428
20		1.3549		444

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

** (4) = {[(1) x (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>A-1 & B**</u>	807.43		0.6813	
Territory:				
1		1.4938		1770
2		1.4938		1770
3		1.4938		1770
4		1.4938		1770
5		1.4938		1770
6		1.4938		1770
7		1.4938		1770
8		1.4938		1770
9		1.4938		1770
10		1.4938		1770
11		0.8333		988
12		0.6969		826
13		0.9401		1114
14		0.8668		1027
15		0.6974		827
16		0.9145		1084
17		1.0430		1236
18		1.2500		1481
19		1.3049		1546
20		1.3549		1606
<u>A-1**</u>				
Territory:				
1				1550
2				1550
3				1550
4				1550
5				1550
6				1550
7				1550
8				1550
9				1550
10				1550
11				865
12				723
13				975
14				899
15				724
16				949
17				1082
18				1297
19				1354
20				1406
<u>B**</u>				
Territory:				
1				220
2				220
3				220
4				220
5				220
6				220
7				220
8				220
9				220
10				220
11				123
12				103
13				139
14				128
15				103
16				135
17				154
18				184
19				192
20				200

* (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: 87.6% of Combined rates.
B: 12.4% 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>	263.88		0.7780	
Territory:				
1		1.4938		507
2		1.4938		507
3		1.4938		507
4		1.4938		507
5		1.4938		507
6		1.4938		507
7		1.4938		507
8		1.4938		507
9		1.4938		507
10		1.4938		507
11		0.8333		283
12		0.6969		236
13		0.9401		319
14		0.8668		294
15		0.6974		237
16		0.9145		310
17		1.0430		354
18		1.2500		424
19		1.3049		443
20		1.3549		460
<u>PDL</u>	538.50		0.7564	
Territory:				
1		1.4938		1063
2		1.4938		1063
3		1.4938		1063
4		1.4938		1063
5		1.4938		1063
6		1.4938		1063
7		1.4938		1063
8		1.4938		1063
9		1.4938		1063
10		1.4938		1063
11		0.8333		593
12		0.6969		496
13		0.9401		669
14		0.8668		617
15		0.6974		496
16		0.9145		651
17		1.0430		743
18		1.2500		890
19		1.3049		929
20		1.3549		965

* (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>	538.72		0.7780	
Territory:				
1		1.4938		1034
2		1.4938		1034
3		1.4938		1034
4		1.4938		1034
5		1.4938		1034
6		1.4938		1034
7		1.4938		1034
8		1.4938		1034
9		1.4938		1034
10		1.4938		1034
11		0.8333		577
12		0.6969		483
13		0.9401		651
14		0.8668		600
15		0.6974		483
16		0.9145		633
17		1.0430		722
18		1.2500		866
19		1.3049		904
20		1.3549		938
<u>A-1**</u>				
Territory:				
1				905
2				905
3				905
4				905
5				905
6				905
7				905
8				905
9				905
10				905
11				505
12				423
13				570
14				525
15				423
16				554
17				632
18				758
19				792
20				821
<u>B**</u>				
Territory:				
1				129
2				129
3				129
4				129
5				129
6				129
7				129
8				129
9				129
10				129
11				72
12				60
13				81
14				75
15				60
16				79
17				90
18				108
19				112
20				117

* (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: 87.6% of Combined rates.

B: 12.4% of Combined rates.

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

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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>	275.88		1.1644	
Territory:				
1		1.4938		354
2		1.4938		354
3		1.4938		354
4		1.4938		354
5		1.4938		354
6		1.4938		354
7		1.4938		354
8		1.4938		354
9		1.4938		354
10		1.4938		354
11		0.8333		197
12		0.6969		165
13		0.9401		223
14		0.8668		205
15		0.6974		165
16		0.9145		217
17		1.0430		247
18		1.2500		296
19		1.3049		309
20		1.3549		321
<u>PDL</u>	404.26		0.7564	
Territory:				
1		1.4938		798
2		1.4938		798
3		1.4938		798
4		1.4938		798
5		1.4938		798
6		1.4938		798
7		1.4938		798
8		1.4938		798
9		1.4938		798
10		1.4938		798
11		0.8333		445
12		0.6969		372
13		0.9401		502
14		0.8668		463
15		0.6974		373
16		0.9145		489
17		1.0430		557
18		1.2500		668
19		1.3049		697
20		1.3549		724

* (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 \$ 11

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	7
40/90	7	9
50/100	7	12
80/80	8	28
100/300	8	34
250/500	9	110
500/500	11	272