

INTERURBAN VEHICLES

PREMIUM TABLE II - ANNUAL PREMIUMS

Third Party Liability																
Standard Increased Limits								Special Increased Limits								
DR	Class 51 (Limit in 000's)				Class 61 (Limit in 000's)				Class 51 (Limit in 000's)				Class 61 (Limit in 000's)			
	200	300	500	1000	200	300	500	1000	200	300	500	1000	200	300	500	1000
	3	1591	1658	1766	1941	1034	1077	1148	1261	1834	1968	2184	2534	1192	1279	1420
2	1989	2073	2208	2427	1293	1347	1435	1577	2293	2460	2731	3168	1491	1599	1775	2060
1	2307	2404	2561	2815	1500	1563	1665	1830	2660	2854	3168	3675	1730	1856	2060	2390
0	2817	2935	3127	3437	1831	1908	2032	2234	3248	3485	3868	4487	2111	2265	2514	2917
Do not use for Chemical Products, Explosives Petroleum Products, Radioactive Materials								For Chemical Products, Explosives Petroleum Products, Radioactive Materials								

Collision																
Rate Group	D. R. 3				D. R. 2				D. R. 1				D. R. 0			
	250	500	750	1000	250	500	750	1000	250	500	750	1000	250	500	750	1000
Base:	1383.00				1729.00				1965.00				2421.00			
1-3	438	407	381	363	546	508	475	453	621	578	540	516	765	712	666	635
4	524	487	455	434	655	609	569	543	744	692	647	617	916	852	797	760
5	636	592	554	528	796	740	692	660	904	841	786	750	1114	1036	969	924
6	770	716	669	639	963	896	838	799	1094	1018	952	908	1348	1254	1172	1119
7	919	855	799	763	1149	1069	1000	954	1305	1214	1135	1083	1608	1496	1399	1334
8	1115	1037	970	925	1394	1297	1213	1157	1585	1474	1378	1315	1952	1816	1698	1620
9	1312	1220	1141	1088	1639	1525	1426	1360	1863	1733	1620	1546	2295	2135	1996	1904
10	1487	1383	1293	1234	1859	1729	1617	1542	2112	1965	1837	1753	2603	2421	2264	2160
11	1645	1530	1431	1365	2055	1912	1788	1706	2336	2173	2032	1938	2879	2678	2504	2389
12	1785	1660	1552	1481	2231	2075	1940	1851	2535	2358	2205	2103	3123	2905	2716	2591

Rate Group	Comprehensive				Specified Perils			
	100	250	500	750	100	250	500	750
Base:	434.00				246.00			
1-3	108	103	100	98	61	59	57	56
4	131	126	122	119	74	71	69	67
5	167	160	155	152	95	91	88	86
6	212	203	197	193	119	115	111	109
7	262	252	244	239	148	142	138	135
8	331	318	308	301	188	181	175	171
9	402	386	374	366	228	219	212	207
10	467	448	434	424	264	254	246	241
11	526	505	489	478	298	286	277	271
12	581	557	540	528	329	316	306	299

Accident Benefits 35

All Perils: Collision premium plus 100% of Comprehensive premium.

Uninsured Automobile 7

END 44				
Limit in 000's:	200	300	500	1000
Premium	1	5	13	31

Rule 80 requires the application of a Minimum Deductible. Note: END 40 is required

Rate Group	Collision Base Deductible \$500				Comprehensive Base Deductible \$500	Specified Perils Base Deductible \$500
	DR3	DR2	DR1	DR0		
13	1832	2291	2604	3208	609	345
14	1987	2485	2824	3479	673	382
15	2127	2659	3022	3723	731	415
16	2260	2825	3211	3956	789	447
17	2379	2974	3380	4164	841	477
18	2484	3105	3529	4348	889	504
19	2575	3219	3659	4508	933	529
20	2657	3321	3775	4651	973	551
21	2725	3406	3871	4769	1006	570
22	2783	3479	3954	4871	1034	586
23	2831	3539	4022	4956	1058	600
24	2874	3593	4083	5031	1079	612
25	2911	3640	4136	5096	1097	622
26	2944	3681	4183	5154	1113	631
27	2973	3717	4225	5205	1128	639
28	2998	3748	4260	5249	1140	646
29	3023	3780	4295	5292	1152	653
30	3044	3806	4325	5329	1162	659
31	3063	3830	4352	5363	1172	664
32	3081	3852	4378	5394	1180	669

Other Rate Groups - Apply to Servicing Carrier

Deductible Factors			
Amount	Coll	Comp	S.P.
100	-	1.075	1.075
250	1.075	1.032	1.032
500	1.000	1.000	1.000
750	0.935	0.978	0.978
1000	0.892	0.968	0.968
1250	0.860	0.957	0.957
1500	0.839	0.946	0.946
1750	0.828	0.941	0.941
2000	0.817	0.935	0.935
2250	0.812	0.930	0.930
2500 or greater	0.806	0.925	0.925

Note: See Rules 1.C and 80 regarding minimum deductibles. Establish the vehicle's premium for the base deductible (\$500) then multiply that premium by the appropriate factor shown above. For each step from the base deductible there is to be a minimum difference of \$1.

ANNUAL PREMIUMS - All Territories

**TAXIS Class 77**

		Liability (limit in 000's)							
		Road Hazard per vehicle			Passenger Hazard per vehicle				
					END 6c (Nfld.) (b)				
					Bodily Injury			Prop. Dmge	
Territory	DR	200	500	1000	200	500	1000	5	50
ALL	3	1241	1378	1514	610	677	744	19	37
	2	1552	1723	1893	762	846	930	24	47
	1	1759	1952	2146	864	959	1054	27	53
	0	2069	2297	2524	1016	1128	1240	31	62

**Accident Benefits**

7 seats or less \$80

**Uninsured Automobile** \$22

Collision	250% of Class 07 premium (Driving Record 0, 1, 2 or 3)
Comprehensive	250% of Private
Specified Perils	Passenger premium

**Over 7 Seats:** Liability , Accident Benefits - For each seat over seven, charge applicable Public Bus Seat Rate.

**Owner Driven Taxi:** A 10% premium discount shall be applied to each of the above coverages

**AMBULANCES Class 76**

If Seating Capacity exceeds seven, submit full details to Servicing Carrier.

		Liability (limit in 000's)							
		Road Hazard per vehicle			Passenger Hazard per vehicle				
					END 6c (Nfld.)				
					Bodily Injury			Prop. Dmge	
Territory	DR	200	500	1000	200	500	1000	5	50
1	3	1309	1453	1597	163	190	217	9	17
	2	1636	1816	1996	204	238	272	11	21
	1	1854	2058	2262	231	269	308	12	24
	0	2181	2421	2661	272	317	362	14	28
2	3	1233	1369	1504	151	176	202	9	17
	2	1541	1711	1880	189	221	252	11	21
	1	1747	1939	2131	214	250	286	12	24
	0	2055	2281	2507	252	294	336	14	28
3	3	809	898	987	102	119	136	9	17
	2	1012	1123	1235	128	149	170	11	21
	1	1147	1273	1399	145	168	192	12	24
	0	1349	1497	1646	170	198	226	14	28

**Accident Benefits**

130% of Private Passenger premium

**Uninsured Automobile** \$12

**Physical Damage**

Emergency Use

Collision	200% of Class 07 premium (Driving Record 0, 1, 2 or 3)
Comprehensive	200% of Private
Specified Perils	Passenger premium

**Not used for emergency purposes.**

Collision	100% of Class 07 premium (Driving Record 0, 1, 2 or 3)
Comprehensive	100% of Private
Specified Perils	Passenger premium

Reduce Liability premiums by 40% if not used for emergency purposes.

**FUNERAL VEHICLES Class 75**

If Seating Capacity exceeds seven, submit full details to Servicing Carrier.

Coverage	Funeral Carriage (includes Mourners Car)	Hearse (includes Casket Wagon)
	Percentage of Private Passenger Class 07 premium (Driving Record 0, 1, 2, or 3)	
<b>Liability</b>		
Road and Passenger Bodily Injury	100%	75%
Passenger Property Damage Limit \$50,000	\$17	\$17
<b>Accident Benefits</b>	130%	130%
<b>Collision</b>	100%	100%
<b>Comprehensive</b>	100%	100%
<b>Specified Perils</b>	100%	100%
<b>Uninsured Automobile</b>	\$6	\$6

**PUBLIC BUSES**

For additional information on rating, refer to Rule 306.

**A. Third Party Liability**

TERR	VEHICLE TYPE/USE	CLASS CODE	SEATING CAPACITY	PREMIUMS			
				ROAD HAZARD (B.I. & P.D.)	PASSENGER HAZARD		Property Damage
					Bodily Injury		
				200,000	\$1,000,000	\$2,000,000	\$50,000
1 - 3	PUBLIC BUS	70 /73 /74 /78	8 OR LESS	300	434		38
			9 - 12	300	650		55
			13 - 16	712	735		69
			17 - 21	712	821		82
			22 - 24	712		1002	90
			25 - 29	712		1119	104
			30 - 32	875		1138	111
			Each addl. Seat	+0		+6.68	+1.59

DISTANCE OF OPERATION factors applicable only to vehicles rated as Public Buses:

	Class Code	Factor
1. Used solely within the corporate limits of a city or town	70	1.00
2. Other: Distance between terminal points (as defined)		
a. Not more than 24km (15 miles)	70	1.00
b. More than 'a' but not more than 80km (50 miles)	73	1.20
c. More than 'b' but not more than 240 km (150 miles)	74	1.35
d. More than 'c'	78	1.60

**B. ACCIDENT BENEFITS**

VEHICLE TYPE/USE	SEATING CAPACITY	PREMIUMS
PUBLIC BUS	12 or less	\$8.61 per seat
	13 - 29	\$103.32 plus \$1.82 per seat over 12
	30 or more	\$134.26 plus \$.60 per seat over 29

**C. PHYSICAL DAMAGE** Refer to Rule 300 applicable to minimum deductibles

VEHICLE TYPE / USE	LIST PRICE NEW (See Definition)	RATING GROUP	PREMIUMS FOR \$1,000 DED			DEDUCTIBLE FACTORS			
			COLL.	COMP.	S.P.	DED.	COLL.	COMP.	S.P.
Public Bus	\$7,500 or less	1	201	46	48	100	1.291	1.090	1.090
	7,501 - 15,000	2	241	80	83	250	1.163	1.060	1.060
	15,001 - 22,500	3	275	138	144	500	1.093	1.035	1.035
	22,501 - 30,000	4	290	177	184	750	1.035	1.015	1.015
	30,001 - 45,000	5	312	211	220	1000	1.000	1.000	1.000
	45,001 - 60,000	6	345	266	277	1250	0.975	0.990	0.990
	60,001 - 75,000	7	379	322	336	1500	0.952	0.983	0.983
	75,001 - 90,000	8	412	378	393	1750	0.931	0.977	0.977
	90,001 - 105,000	9	446	434	452	2000	0.911	0.972	0.972
	105,001 - 120,000	10	479.44	489.76	509.6	2250	0.892	0.968	0.968
Each addl. 15,000 or part thereof	+1	+33.56	+55.83	+58.10	2500#	0.875	0.965	0.965	
Public Bus Collision premiums are subject to the following Driving Record factors <b>D.R. 0:</b> 1.00 <b>D.R. 1:</b> 0.85 <b>D.R. 2:</b> 0.75 <b>D.R.3:</b> 0.50						# deductible of \$2,500 or more.			

**PUBLIC VEHICLES**

For additional information on rating, refer to Rule 306.

**A. Third Party Liability**

TERR	VEHICLE TYPE/USE		CLASS CODE	SEATING CAPACITY	PREMIUMS			
					ROAD HAZARD (B.I. & P.D.) \$2,000,000	PASSENGER HAZARD		
						Bodily Injury		Property Damage \$50,000
						\$1,000,000	\$2,000,000	
1 - 3	*SCHOOL BUS		71	21 or less 22 - 39 40 - 57 58 - 90	113 184 184 184	161	220 271 319	26 45 61 90
1 - 3	*HOTEL OR COUNTRY CLUB BUS		72	12 or less 13 - 21 22 - 29 30 or more	48% of the Public Bus rates			
1 - 3	PRIVATE BUS	USED TO TRANSPORT EMPLOYEES	12 or less 13 - 21 22 - 29 30 or more	21 or less 22 - 39 40 - 57 58 - 90	100% of the applicable Comm. Class 44 T.P.L. premium (D.R. 0,1,2 or 3)	155 260 260 412		16 29 29 39
		ASSOCIATION, CHURCH OR CHARITABLE OR SIMILAR ORGANIZATION	12 or less 13 - 21 22 - 29 30 or more	21 or less 22 - 39 40 - 57 58 - 90	Rate as 'Bus used to transport employees'			

\* DRIVING RECORD factors applicable to the vehicles marked with an asterisk:

**D.R. 0:** 1.00      **D.R. 1:** 0.85      **D.R. 2:** 0.75      **D.R. 3:** 0.60

DISTANCE OF OPERATION factors applicable only to vehicle rated as Public Buses:

	Class Code	Factor
1. Used solely within the corporate limits of a city or town	70	1.00
2. Other: Distance between terminal points (as defined)		
a. Not more than 24km (15 miles)	70	1.00
b. More than 'a' but not more than 80km (50 miles)	73	1.20
c. More than 'b' but not more than 240 km (150 miles)	74	1.35
d. More than 'c'	78	1.60

**B. ACCIDENT BENEFITS**

VEHICLE TYPE/USE	SEATING CAPACITY	PREMIUMS
SCHOOL BUS	12 or less 13 - 29 30 or more	\$1.62 per seat
HOTEL OR COUNTRY CLUB BUS	All	50% of the Public Bus rates
PRIVATE BUS	All	50% of the Public Bus rates

**PUBLIC VEHICLES (continued)****C. PHYSICAL DAMAGE**

TYPE/USE	BODY TYPE	COLLISION	COMPREHENSIVE	SPECIFIED PERILS
SCHOOL BUS	Bus or Commercial	50% of the applicable Commercial Vehicle premium	75% of the applicable Commercial Vehicle premium	75% of the applicable Commercial Vehicle premium
	Private Passenger	50% of the applicable Private Passenger premium	75% of the applicable Private Passenger premium	75% of the applicable Private Passenger premium
HOTEL OR COUNTRY CLUB BUS	Bus or Commercial	100% of the applicable Commercial Vehicle premium	100% of the applicable Commercial Vehicle premium	100% of the applicable Commercial Vehicle premium
	Private Passenger	100% of the applicable Private Passenger premium	100% of the applicable Private Passenger premium	100% of the applicable Private Passenger premium
PRIVATE BUS	Bus or Commercial	100% of the applicable Commercial Vehicle premium	100% of the applicable Commercial Vehicle premium	100% of the applicable Commercial Vehicle premium
	Private Passenger	100% of the applicable Private Passenger premium	100% of the applicable Private Passenger premium	100% of the applicable Private Passenger premium

Proposed

1-Sep-07

**FACILITY ASSOCIATION**

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS AND FACTORS

**INTERURBAN VEHICLES**

**1. BASE PREMIUMS**

TERR	TPL	A. B.	COLL.	COMP.	S. P.	U.A.
ALL	1591.35	35.00	1383.46	433.89	245.80	7.00

**2. THIRD PARTY LIABILITY FACTORS**

CLASS FACTORS						
Class	Factor	Class	Factor	Class	Factor	& subject to U.S.A.
51	1.000	61	0.650	99	1.000	Exposure Factor

DRIVING RECORD FACTORS			
DR 3	DR2	DR1	DR0
1.000	1.250	1.450	1.770

LIMIT FACTORS							
Cargo	Limit in thousands:			200	300	500	1000
Chemical /Products, Explosives, Radioactive Material				1.1530	1.2370	1.3730	1.5930
Other				1.0000	1.0420	1.1100	1.2200

SPECIAL USE FACTORS: None

TRAILER TYPE FACTORS to be applied to the premium for the highest rated towing vehicle.

Converter	Non Load Bearing	0.00	Low Bed Float Trailer	0.25	
Dolly	Load Bearing	0.25	Cargo	Semi Trailer	0.10
Non-Cargo Trailer		0.10	Other Trailer	0.25	

TRAILER NUMBER FACTORS

All Trailers that could be used at any one time	1.00	All Other Trailers	0.50
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**3. ACCIDENT BENEFITS**

SPECIAL USE FACTORS: None

TRAILER TYPE FACTORS to be applied to the premium for the highest rated towing vehicle.

Converter Dolly	Non Load Bearing	0.00	Low Bed Float Trailer	0.00	
	Load Bearing	0.00	Cargo	Semi Trailer	0.00
Non-Cargo Trailer		0.00	Other Trailer	0.00	

TRAILER NUMBER FACTORS

All Trailers that could be used at any one time	0.00	All Other Trailers	0.00
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**4. PHYSICAL DAMAGE FACTORS**

DRIVING RECORD FACTORS

Collision			
DR 3	DR 2	DR 1	DR 0
1.000	1.250	1.420	1.750

Comprehensive, Specified Perils			
DR 3	DR 2	DR 1	DR 0
1.000	1.000	1.000	1.000

**FACILITY ASSOCIATION**

## BASE PREMIUMS, CONSTANTS, DIFFERENTIALS &amp; FACTORS

**TAXIS****1. BASE PREMIUMS & PHYSICAL DAMAGE MULTIPLIERS**

Territory	Base Premiums					Physical Damage Multipliers		
	Road Hazard	Passenger Hazard		Accident Benefits	Uninsured Auto	to be applied to Private Passenger Class 07, Driving Record 0, 1, 2 or 3		
		Bodily Injury	Property Damage			Collision	Comp.	S. P.
ALL	2069.00	1016.00	62.00	80.00	22.00	2.50	2.50	2.50

**2. THIRD PARTY LIABILITY FACTORS**

DRIVING RECORD FACTORS			
DR 3	DR2	DR1	DR0
0.60	0.75	0.85	1.00

LIMIT FACTORS								
Road Hazard								
Limit up to \$1,000,000						Limit over \$1,000,000		
						apply to \$1,000,000 premium.		
Coverage	Limit:	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Factor		1.000	1.042	1.110	1.220	1.136	1.245	1.396

## Passenger Bodily Injury

Coverage	Limit:	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Factor		0.750	0.795	0.875	1.000	1.218	1.4	1.686

Coverage	Limit:	5,000	10,000	25,000	50,000
Passenger Property Damage		0.50	0.625	0.875	1.00

**3. OWNER-OPERATOR FACTOR** (all coverages)

Exclusively driven by owner	0.90	Other	1.00
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**4. All PERILS - Comprehensive Factor:** Follow Private Passenger directions and factor.**5. U.S.A. EXPOSURE** - Applicable to all Taxis with any USA operation.

Liability and Accident Benefits = .010 for each percentage point of USA exposure.

Physical Damage = .005 for each percentage point of USA exposure.

**FACILITY ASSOCIATION**

## BASE PREMIUMS, CONSTANTS, DIFFERENTIALS &amp; FACTORS

**AMBULANCES****1. BASE PREMIUMS & PRIVATE PASSENGER MULTIPLIERS**

Territory	Base Premiums				Private Passenger Multipliers			
	Road Hazard	Passenger Hazard		Uninsured Auto	applicable to Private Passenger Class 07 (DR0,1,2,3)			
		Bodily Injury	Property Damage		A. B.	Collision	Comp.	S. P.
1	2181.00	362.00	28.00	12.00	1.30	2.00	2.00	2.00
2	2055.00	336.00	28.00	12.00	1.30	2.00	2.00	2.00
3	1349.00	226.00	28.00	12.00	1.30	2.00	2.00	2.00

**2. THIRD PARTY LIABILITY FACTORS**

DRIVING RECORD FACTORS			
DR 3	DR2	DR1	DR0
0.60	0.75	0.85	1.00

LIMIT FACTORS						
Coverage	Limit:	200,000	300,000	500,000	1,000,000	2,000,000
Road Hazard		1.000	1.042	1.110	1.220	*1.136
Passenger Bodily Injury		0.750	0.795	0.875	1.000	1.218
* of 1,000,000 prem.						
Coverage	Limit:	5,000	10,000	25,000	50,000	
Passenger Property Damage		0.50	0.625	0.875	1.00	

**3. USE MULTIPLIERS**

	Third Party	Accident Benefits	Collision	Comp.	S. P.	Uninsured Auto
Not Used For Emergency Purposes	0.60	1.00	0.50	0.50	0.50	1.00
Emergency Purposes	1.00	1.00	1.00	1.00	1.00	1.00

**4. ALL PERILS: Comprehensive Factor: Follow Private Passenger directions****5. U.S.A. EXPOSURE - Applicable to all Ambulances with any USA operation.**

Liability and Accident Benefits = .010 for each percentage point of USA exposure.
Physical Damage = .005 for each percentage point of USA exposure.



## FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

### PUBLIC BUSES

#### 1. BASE PREMIUMS

Territory	Liability			Accident Benefits Seat Charge	Collision	Comp.	Specified Perils	Uninsured Automobile
	Road Hazard	Passenger Hazard B. I.      P.D.						
All	314.00	434.00	38.00	8.61	241.00	80.00	83.00	12.00

#### 2. CLASS FACTORS

Applicable to Liability (Road Hazard and Passenger Hazard)

Class	70	73	74	78
Factor	1.00	1.20	1.35	1.60

#### 3. DRIVING RECORD FACTORS

Applicable to Liability (Road Hazard and Passenger Hazard) and Collision

Driving Record	0	1	2	3
Factor	1.00	0.85	0.75	0.60

#### 4. LIABILITY LIMIT FACTORS

Table A - Road Hazard (Inclusive Limit in Thousands)								
Limit	200	300	500	1000	2000	3000	4000	5000
Factor	1.000	1.042	1.110	1.220	*1.136	*1.245	*1.329	*1.396

\* of 1,000,000 prem.

Table B - Passenger Hazard - Bodily Injury (Inclusive Limit in Thousands)								
Limit	200	300	500	1000	2000	3000	4000	5000
Factor	0.750	0.795	0.875	1.000	1.218	1.400	1.564	1.686

Table C - Passenger Hazard - Property Damage				
Limit	5000	10000	25000	50000
Factor	0.500	0.825	0.875	1.000

#### 5. COLLISION, COMPREHENSIVE, SPECIFIED PERILS RATE GROUP FACTORS

List Price	Rate Group	Collision	Comp	S.P.	List Price	Rate Group	Collision	Comp	S.P.
0 - 7500	1	0.83	0.58	0.58	60,001 - 75,000	7	1.57	4.04	4.04
7,501 - 15,000	2	1.00	1.00	1.00	75,001 - 90,000	8	1.71	4.74	4.74
15,001 - 22,500	3	1.14	1.73	1.73	90,001 - 105,000	9	1.85	5.45	5.45
22,501 - 30,000	4	1.20	2.22	2.22	105,001 - 120,000	10	1.98	6.15	6.15
30,001 - 45,000	5	1.29	2.64	2.64	Each additional	+1	0.13	0.70	0.70
45,001 - 60,000	6	1.43	3.34	3.34	15,000				

**PUBLIC BUSES (continued)**

**6. DEDUCTIBLE FACTORS**

Amount	Collision	Comp	S.P.
100	1.291	1.090	1.090
250	1.163	1.060	1.060
500	1.093	1.035	1.035
750	1.035	1.015	1.015
1000	1.000	1.000	1.000
1250	0.975	0.990	0.990
1500	0.952	0.983	0.983
1750	0.931	0.977	0.977
2000	0.911	0.972	0.972
2250	0.892	0.968	0.968
2500+	0.875	0.965	0.965

**7. ALL PERILS Comprehensive Factor** 0.95

**8. U.S.A. EXPOSURE**

Applicable to all Buses with any USA operation.

Liability and Accident Benefits = .010 for each percentage point of USA exposure.

Physical Damage = .005 for each percentage point of USA exposure.

**FACILITY ASSOCIATION**

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

**SCHOOL BUSES**

**1. BASE PREMIUMS**

Territory	Liability			Accident Benefits Seat Charge	Collision	Comp.	Specified Perils	Uninsured Automobile
	Road Hazard	Passenger Hazard B. I.      P.D.						
All	113.00	161.00	26.00	1.62	0.50	0.75	0.75	13.00

**2. CLASS FACTORS**

Applicable to Liability (Road Hazard and Passenger Hazard)

Class	70	73	74	78
Factor	1.00	1.20	1.35	1.60

**3. DRIVING RECORD FACTORS**

Applicable to Liability (Road Hazard and Passenger Hazard) and Collision

Driving Record	0	1	2	3
Factor	1.00	0.85	0.75	0.60

**4. LIABILITY LIMIT FACTORS**

**Table A - Road Hazard (Inclusive Limit in Thousands)**

Limit	200	300	500	1000	2000	3000	4000	5000
Factor	1.000	1.042	1.110	1.220	*1.136	*1.245	*1.329	*1.396

\* of 1,000,000 prem.

**Table B - Passenger Hazard - Bodily Injury (Inclusive Limit in Thousands)**

Limit	200	300	500	1000	2000	3000	4000	5000
Factor	0.750	0.795	0.875	1.000	1.218	1.400	1.564	1.686

**Table C - Passenger Hazard - Property Damage**

Limit	5000	10000	25000	50000
Factor	0.500	0.825	0.875	1.000

**C. PHYSICAL DAMAGE**

TYPE/USE	BODY TYPE	COLLISION	COMPREHENSIVE	SPECIFIED PERILS
SCHOOL BUS	Bus or Commercial	50% of the applicable Commercial Vehicle premium	75% of the applicable Commercial Vehicle premium	75% of the applicable Commercial Vehicle premium
	Private Passenger	50% of the applicable Private Passenger premium	75% of the applicable Private Passenger premium	75% of the applicable Private Passenger premium

7. **ALL PERILS Comprehensive Factor** 0.95

8. **U.S.A. EXPOSURE**

Applicable to all Buses with any USA operation.

Liability and Accident Benefits = .010 for each percentage point of USA exposure.

Physical Damage = .005 for each percentage point of USA exposure.