

Commonwealth Automobile Reinsurers

2013 CAR
Schedule 107-5
Page 1Car Service
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>	1184.55		269.84	0.8608	
Territory:					
1		1.5660			2468
2		1.5660			2468
3		1.5660			2468
4		1.5660			2468
5		1.5660			2468
6		1.5660			2468
7		1.5660			2468
8		1.5660			2468
9		1.5660			2468
10		1.5660			2468
11		0.5418			1059
12		0.5418			1059
13		0.5418			1059
14		0.5418			1059
15		0.5418			1059
16		0.7676			1370
17		0.7567			1355
18		1.0072			1699
19		1.1663			1918
20		1.1663			1918
<u>A-1**</u>					
Territory:					
1					2438
2					2438
3					2438
4					2438
5					2438
6					2438
7					2438
8					2438
9					2438
10					2438
11					1046
12					1046
13					1046
14					1046
15					1046
16					1354
17					1339
18					1679
19					1895
20					1895
<u>B, Basic**</u>					
Territory:					
1					30
2					30
3					30
4					30
5					30
6					30
7					30
8					30
9					30
10					30
11					13
12					13
13					13
14					13
15					13
16					16
17					16
18					20
19					23
20					23

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

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

A-1: 98.8% of Combined rates.

B: 1.2% of Combined rates.

*** (5) = $\{[(1) \times (2) + (3)] / (4)\}$.red 1/23/2013 12:56 PM
107 Car Service.xlsx A1 & B

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**Car Service
Liability Coverages for Which Rates Vary by Territory**

<u>Coverage</u>	<u>(1) Average Loss Pure Premium (Form 100)</u>	<u>(2) Territory Relativity (100K)</u>	<u>(3) Company Expense Pure Premium (Form 100)</u>	<u>(4) Variable Expense Factor* (Form 100)</u>	<u>(5) Final Base Rates**</u>
<u>A-2</u>					
Territory:	391.87		73.02	0.8796	
1		1.5660			781
2		1.5660			781
3		1.5660			781
4		1.5660			781
5		1.5660			781
6		1.5660			781
7		1.5660			781
8		1.5660			781
9		1.5660			781
10		1.5660			781
11		0.5418			324
12		0.5418			324
13		0.5418			324
14		0.5418			324
15		0.5418			324
16		0.7676			425
17		0.7567			420
18		1.0072			532
19		1.1663			603
20		1.1663			603
<u>PDL, Basic</u>	566.82		125.65	0.8433	
Territory:					
1		1.5660			1202
2		1.5660			1202
3		1.5660			1202
4		1.5660			1202
5		1.5660			1202
6		1.5660			1202
7		1.5660			1202
8		1.5660			1202
9		1.5660			1202
10		1.5660			1202
11		0.5418			513
12		0.5418			513
13		0.5418			513
14		0.5418			513
15		0.5418			513
16		0.7676			665
17		0.7567			658
18		1.0072			826
19		1.1663			933
20		1.1663			933

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

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

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**Car Service
Liability Coverages for Which Rates Do Not Vary by Territory**

Coverage U		
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	4	0
20/50	5	0
25/50	6	2
35/80	7	8
50/100	8	14
100/300	9	34
250/500	10	114
500/500	11	279