

Garages
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) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates***
<u>A-1 & B**</u>	358.51		64.32	0.8065	1.00	
Territory:						
1		3.2740				1535
2		3.2740				1535
3		3.2740				1535
4		3.2740				1535
5		3.2740				1535
6		3.2740				1535
7		3.2740				1535
8		3.2740				1535
9		3.2740				1535
10		3.2740				1535
11		0.6878				385
12		0.7507				413
13		0.7328				406
14		0.8735				468
15		0.7877				430
16		0.9110				485
17		1.0539				548
18		1.2153				620
19		1.3864				696
20		1.5499				769
<u>A-1**</u>						
Territory:						
1						1400
2						1400
3						1400
4						1400
5						1400
6						1400
7						1400
8						1400
9						1400
10						1400
11						351
12						377
13						370
14						427
15						392
16						442
17						500
18						565
19						635
20						701
<u>B. Basic**</u>						
Territory:						
1						135
2						135
3						135
4						135
5						135
6						135
7						135
8						135
9						135
10						135
11						34
12						36
13						36
14						41
15						38
16						43
17						48
18						55
19						61
20						68

* (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: 91.2% of Combined rates (Form 110).
B: 8.8% of Combined rates (Form 110).

*** (6) = [(1) x (2) + (3)] x (5) / (4).

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<u>Coverage</u>	(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) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates**
<u>A-2</u>	35.91		13.31	0.8065		
Territory:						
1		3.2740				162
2		3.2740				162
3		3.2740				162
4		3.2740				162
5		3.2740				162
6		3.2740				162
7		3.2740				162
8		3.2740				162
9		3.2740				162
10		3.2740				162
11		0.6878				47
12		0.7507				50
13		0.7328				49
14		0.8735				55
15		0.7877				52
16		0.9110				57
17		1.0539				63
18		1.2153				71
19		1.3864				78
20		1.5499				86
<u>PDL, Basic</u>	299.31		65.24	0.7210		
Territory:						
1		3.2740				1450
2		3.2740				1450
3		3.2740				1450
4		3.2740				1450
5		3.2740				1450
6		3.2740				1450
7		3.2740				1450
8		3.2740				1450
9		3.2740				1450
10		3.2740				1450
11		0.6878				376
12		0.7507				402
13		0.7328				395
14		0.8735				453
15		0.7877				417
16		0.9110				469
17		1.0539				528
18		1.2153				595
19		1.3864				666
20		1.5499				734

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

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

Commonwealth Automobile Reinsurers

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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